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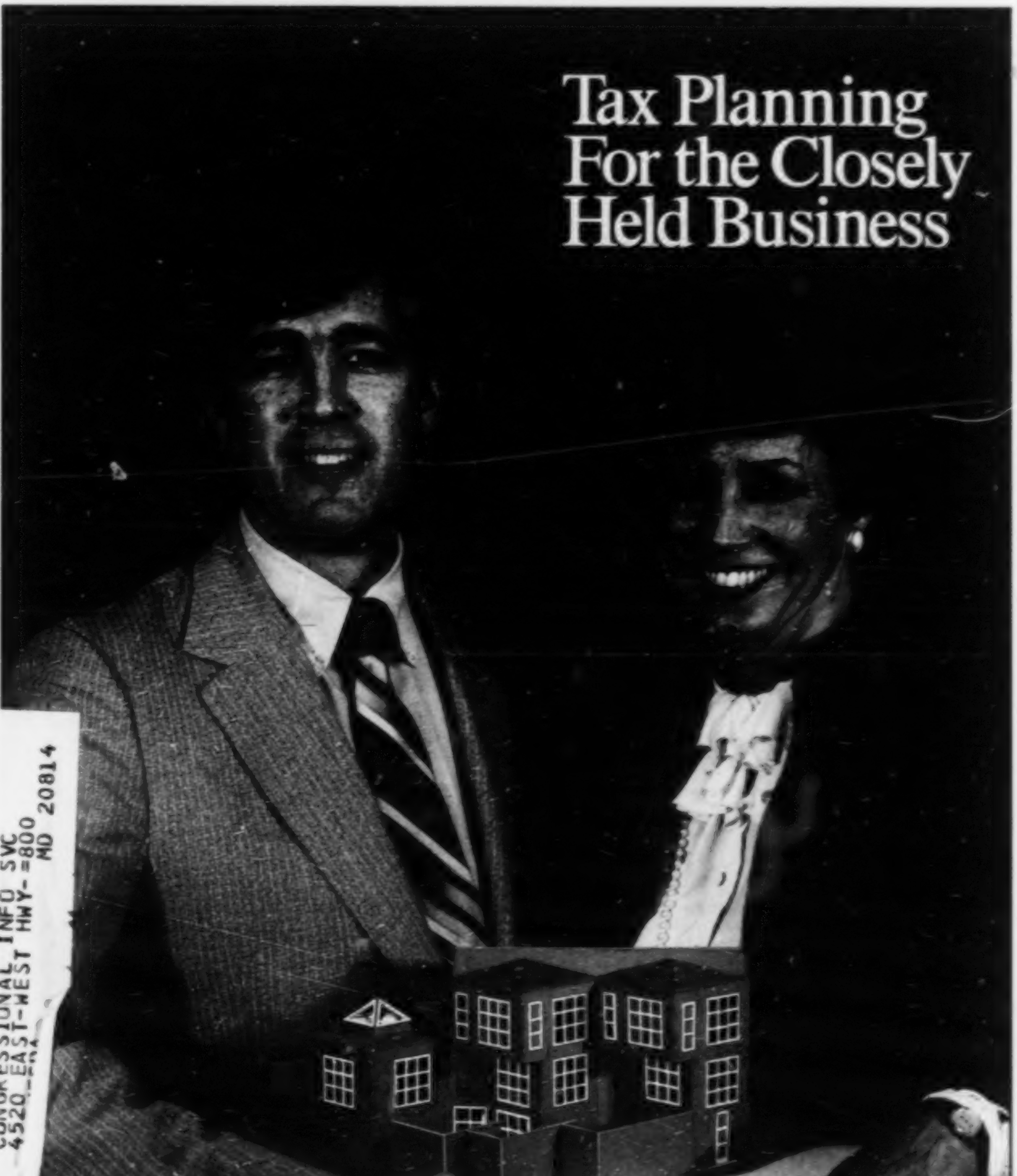

Tax Planning For the Closely Held Business

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Tax Planning for the Closely Held Business

COVER
Owners of closely held businesses and limited partnership interests should be aware of their tax advantages. Photo by Bill Coker; building model from the school of architecture at Georgia Tech.

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Relationship Management For Estate Planning Customers

Will they adopt the new financial planning strategy?

The financial services industry is currently operating in an environment that is affected by deregulation, intense competition, increased complexity, and heightened consumer sophistication. The dominant retail financial strategy that has emerged in the 1980s is consumer financial relationship management. To achieve integrated, multiple-service relationships, financial service providers would ideally offer a wide variety of products and services that not only establish an initial account with a customer, but also encourage a total relationship, including checking, savings, investing, insuring, and financial planning.

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In order to sell, deliver, and service these relationships at a profit, financial service providers will have to segment their markets, address the needs of those markets, upgrade their sales staffs, streamline their delivery systems, and price their services realistically.

Many financial service providers are trying to build profitable relationships by turning their trust divisions into private, or personal, banking departments. The goal of these organizations is to sell the "trust" customer a full package of services that will meet as nearly as possible the total needs of the customer while creating a profitable overall relationship for the provider.

Synergistics Research Corporation in Atlanta, Georgia, conducted a nationwide survey in August 1983 with 500 consumers who have household incomes or liquid financial assets (excluding the primary home) of $15,000 or more. A comparison of consumers who currently use estate planning services and those who do not was undertaken to determine whether or not current users are key prospects for a relationship management program. Topics discussed in this article include:

- Demographics
- Financial services usage
- Personal sources of information and advice
- Reaction to the single provider concept

Demographics

Marketing to the affluent is one of the most often-cited segmentation strategies of financial services providers. Many providers, in fact, see relationship management as an approach to improve their affluent market position. In general, the affluent market is still described as the 20 percent of customers who account for 80 percent of deposits.

There is no doubt that estate planning users are an attractive market segment from a demographic standpoint. Almost one-third of all users in this Synergistics' sample have household incomes in excess of $40,000 a year and about the same proportion have liquid assets exceeding $50,000. In comparison, fewer than one in five nonusers of estate planning have this level of income or assets. Not surprisingly, these nonusers are quite a bit younger than are the users. Forty-four percent of nonusers are under the age of 35, compared to only 28 percent of estate planning users.

Financial Services Usage

Success or failure in relationship management will depend on each player's ability to integrate multiple services. This represents a new approach for financial service institutions, which have historically marketed individual products with very little effort at product integration.

Data in Table I shows that estate planning users are sophisticated in terms of availing themselves of other financial services. The bulk of them (70 percent) have short-term investments and over half hold common stocks or mutual funds. Almost two-thirds use a tax preparation service and four in ten use financial planning or counseling services. These data support the hypothesis that estate planning users are an important market segment to pursue for relationship management.

The Single Provider Concept

In the 1980s, financial service providers are likely to develop broader product lines and stress sales of multiple services to clients in response to intense competitive pressures. As noted earlier, many providers are hoping to attract more affluent customers' business through relationship management programs. Other providers are turning their trust areas into personal banking departments in an effort to sell these customers additional services.

However, the idea of using a single provider for all financial services does *not* meet with any more approval from estate planning users than from nonusers. When asked whether the single provider concept represents an improvement, half the estate planning users say it is "very much" or "somewhat" of an improvement, versus 61 percent of nonusers. Only 20 percent of either segment feels this would be "very much" of an improvement.

In the 1980's financial service providers are likely to develop broader product lines and stress sales of multiple services to clients in response to intense competitive pressures

Personal Sources of Information

Unchecked by banking regulations and able to diversify through acquisitions, nonbanks are able to offer broad product lines. A number of nonbanks, such as insurance companies and bro-

TABLE I
Financial Services Usage

	Estate Planning	
	Users (%)	Nonusers (%)
Checking account	100	94
Passbook or regular savings account	92	84
Short-term investments	70	47
Common stocks/mutual fund	55	32
Auto loans	52	41
Credit card	80	76
Life insurance	91	84
Financial planning/counseling	40	16
Tax preparation service	65	52

TABLE II
Personal Sources of Information and Advice

	Estate Planning	
	Users (%)	Nonusers (%)
Bankers	60	50
Accountants	46	32
Attorneys	42	21
Friends and relatives	42	60
Stockbrokers	32	16
Tax preparation firms	28	28
Life insurance agents	26	27
Independent financial planners or counselors	19	19

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kerage firms, have traditionally supported their services through advice and information. Accountants and attorneys have also traditionally provided their clients with financial information and advice. The net result of these additional players is that consumer financial relationships are now highly fragmented — especially within the upscale or affluent segment. Hence, while estate planning users *are* attractive from a demographic and financial services usage standpoint, survey data suggest that it may be difficult to encourage a consolidated relationship among members of this market segment.

Many estate planning users already rely on an array of highly specialized professional providers for their financial information and advice. For example, they are twice as likely as nonusers to utilize stockbrokers and/or attorneys. Reliance on accountants is also greater among estate planning users than nonusers. Less affluent consumers, most of whom do not use estate planning, look to nonprofessional sources — such as friends and relatives — for financial information and advice.

Survey respondents were also asked whether or not they would do more business with a financial services provider that offered professional advice or planning on *all* services. Again, nonusers of estate planning found this to be more attractive than did users. Almost three-quarters (74 percent) of nonusers agreed with this statement, compared to 58 percent of estate planning users.

> *Estate planning users are unlikely to change current financial relationships to get more advice. It will be difficult for private banking departments to stress estate planning as a means to expand consumer financial relationships*

Based on these data, Synergistics believes that it will take more for private banking to succeed than simply linking together a variety of products through information and advice. Estate planning users are undoubtedly an attractive market segment in terms of their income, assets, and financial services usage. However, many of them already have investment and advisory relationships that are dispersed across a wide variety of financial specialists. Although half of the estate planning users do feel that the single provider concept represents at least *some* improvement over the current situation, most feel that it is not a *significant* improvement.

A respectable proportion of estate planning users do say they might do more business with a provider that offers counseling on all their services. However, many of them already use a variety of specialists for financial information and advice. Therefore, it seems unlikely that they would move or consolidate their current financial relationships just to get more advice. In summary, it will be difficult for private banking departments to emphasize estate planning as a means to expand consumer financial relationships.

However, significant opportunities for relationship management do exist among other target market segments. For example, the emerging affluent (household incomes of $35,000 to $49,999) is a market segment that has long been overlooked by many financial services providers. Consumers in this segment have not yet fragmented their financial relationships to the same extent as affluent consumers and are quite receptive to the single provider concept. Because they are somewhat younger than affluent consumers, emerging affluents currently do not have as attractive an asset base as do established affluents. Financial services providers with an eye to the future would do well, however, to acknowledge the future growth potential of this market. ☐

Debbie Stern is Vice President of Synergistics Research Corporation in Atlanta. She graduated from the University of Texas and holds an MBA in Marketing from Georgia State University. She is the former general manager of research for Bell South Mobility, and the former research director at Response Analysis Corporation.

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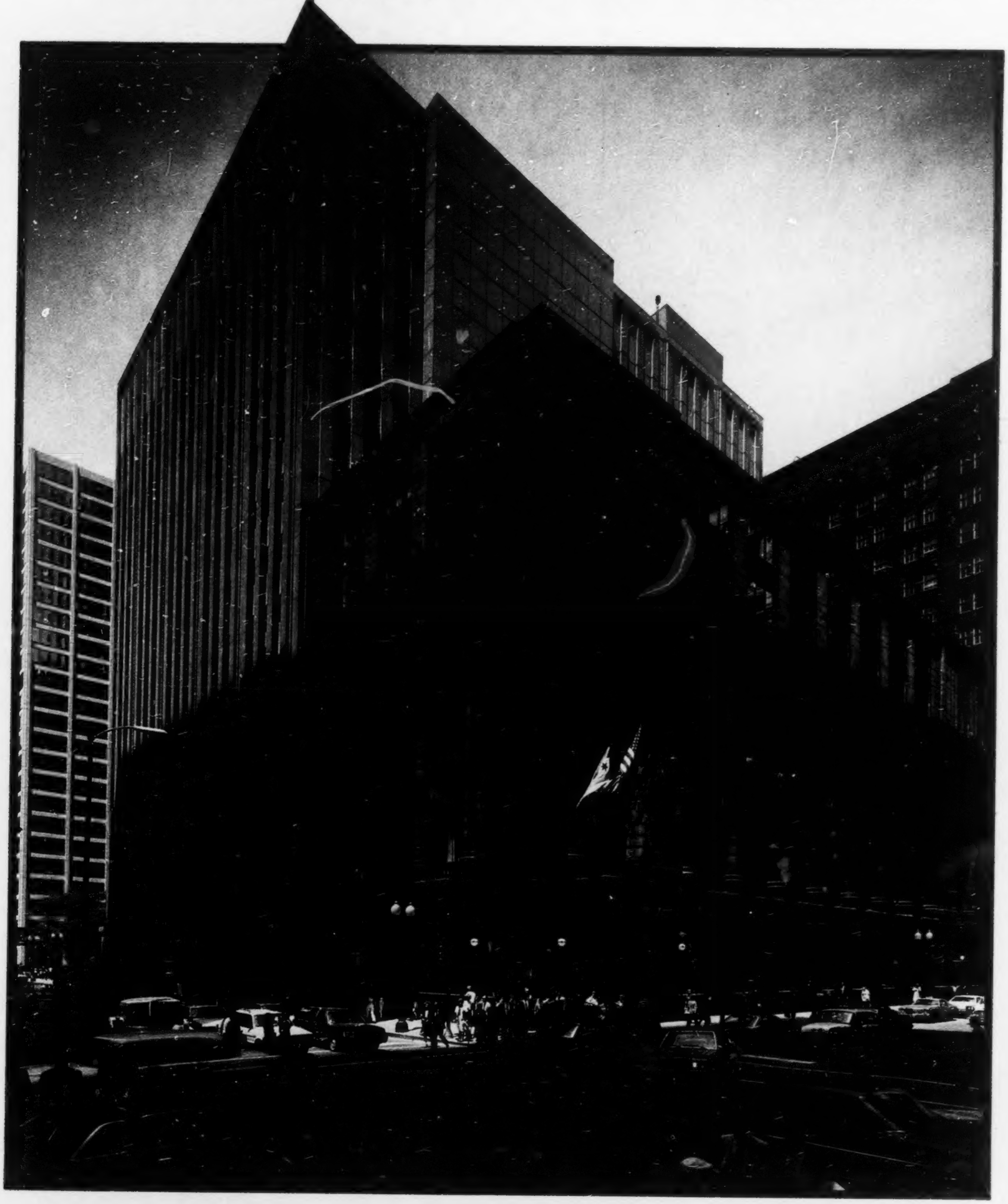

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Thomas L. Evans, VP&AsstTO

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Hd: Roger C. Jones, Chm&TO

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205/875-1000 Tr$18 Mil
Hd: Gary M. Pierson, SrVP&TO
Richard O. Bishop, VP&AsstTO
Marshall Scott Patterson, AsstVP&AsstTO

SOUTHTRUST BANK OF SELMA
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Sylacauga

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205/249-0341
Hd: Harry I. Brown, ChmBd,Pres&TO

Talladega

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Doug Mins, SrTO

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ComTrF,EmplBen: Arnold P. Avery

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PersTr: D. Wayne Childress, TO
William H. Johnson, TO
TrInv: Stephen W. Reinhart, TO
Mike Majure
PersTr,Nb: Ralph B. Quarles, VP&TO
EmplBen: Robert Shaw
TrOpers,CorpTr: David White, TO

ALASKA

Anchorage

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PersTr: John F. Smythe, VP&TO
TrOpers: Cheryl Heimbaugh, TO
EmplBen: Jaan Ference, AsstVP&TO
TrInv,ComTrF: Eric H. Wall, VP

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Trust Dept.
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907/277-5661
Hd: Margaret A. Hein, VP

FIRST NATIONAL BANK
P.O. Box 720 99510
907/276-6300 Tr$100 Mil
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Prob,Acgy: Robert McKay, TO
ComTrF,PersTr: Miranda Moy, AsstTO
CorpEmplBen: John Masneri

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907/276-1132 Tr$700 Mil
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TrInv,ComTrF: Charles F. Bailey, VP&TO
PersTr: Teresa Patka, VP&TO
EmplBen: Vernon E. Sayles, VP&TO
Jim Lane, AsstTO
TrOpers: Connie Carter, AsstTO
PersTr: Julie Schirmer, AsstTO

RANIER BANK ALASKA, N.A.
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907/263-3250 Tr$32 Mil
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PersTr: Norma Kramer, TO

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Virginia R. Eggleston, AdmAsst

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EmplBen: Michael A. O'Brien, VP&TO
TrOpers: Walter H. Leveen, VP

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PersTr: Annette Younkins, TO
CorpTr: Mary Baroni, TO
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Admin,Nb: Tom Oliphant, AsstVP

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TDP: Denise Simmons

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CorpTr: Bonnie Kenzie, VP
TrInv: Tom Dalby, VP
EmplBen: Fran Davis, VP
TO: Sharon Hale, VP

PULASKI BANK & TRUST CO.
Pierce & R Sts. 72207
501/661-7773 Tr$18 Mil
Hd: Holly E. Mathisen
TrOpers: Beverly W. Sawyer, TrAsst

UNION NATIONAL BANK
P.O. Box 1541 72203
501/378-4221 Tr/o$250 Mil
Hd: Michael O'Brien, SrVP&TrMgr
Wm. H. Webster, SrVP&SrTO
William Thompson, VP&CTO
TrInv: Aubrey Avants, VP&TrInvO
EmplBen,Nb: Dick Cirks
TrOpers: Richard McMinn, TOpO
Nb: Nancy Bailey
EmplBen,Admin: Ernie Farquharson

WORTHEN BANK & TRUST CO., N.A.
P.O. Box 1681 72203
501/378-1237
Hd: Jack C. Thomas, SrVP,TO&Mgr
PersTr: William L. Blair, VP&TO
Marilyn Berry, TO
Anne B. Roark, AsstTO
CorpTr: James L. Quillen, AsstCTO
TrInv: Dwight L. Goodwin, VP&TrInvO
EmplBen: Carol A. Hardwick, TO
TrOpers: Thomas N. Narrell, VP,TOpO
Nancy L. Priest, TOpO

Magnolia

FARMERS BANK & TRUST
P.O. Box 250 71753
501/234-2211 Tr$4.4 Mil
Hd: Dean Reagan, TO
Bob L. Burns, AsstTO

FIRST NATIONAL BANK
P.O. Box 400 71753
501/234-1234 Tr$11.1 Mil
Hd: Homer F. Greer, Jr., VP&TO

McGehee

McGEHEE BANK
P.O. Box 787 71654
501/222-3151 Tr$12 Mil
Hd: James Michael Smith, TO
Nb: Sam Bowman, Chm

Monticello

COMMERCIAL BANK & TRUST COMPANY
P.O. Box 150 71655
501/367-6221 Tr/u$1 Mil
George T. Harris, ExecVP

UNION BANK & TRUST CO.
P.O. Box 270 71655
501/367-3453 Tr/u$1 Mil
Hd: Clay Mitchell, VP

Mountain Home

FIRST BANK & TRUST CO.
P.O. Drawer F 72653
501/425-2101 Tr$18 Mil
Hd: Raymond R. Roberts, VP&TO

PEOPLES BANK & TRUST
9th & Baker Sts. 72653
501/425-2166 Tr$10 Mil
Marvina Carson, TrSec

Newport

THE FIRST STATE BANK OF NEWPORT
P.O. Box 340 72112
501/523-2744 Tr/o$2 Mil
Hd: James M. McCartney

North Little Rock

FIRST AMERICAN NATIONAL BANK
P.O. Box 5761 72119
501/370-4460 Tr$35 Mil
Hd,PersTr,CorpTr: Michael McBryde, VP&TO
TrOpers: Anne Porter, AsstTO
Paula Bruce

THE TWIN CITY BANK
One Riverfront Place 72119
Hd: Kenneth D. Hammonds
TrInv: John Ploszay
PersTr: Cathy H. Weisbecker
TrOpers: Debbie Saylor

Paragould

SECURITY BANK
Court & Pruett Sts. 72450
501/239-9571 Tr$2 Mil
Hd: Stephen Hardin, TO

Pine Bluff

NATIONAL BANK OF COMMERCE
P.O. Box 6208 71611
501/541-8181 Tr$105 Mil
Hd: Thomas W. Spillyards
PersTr: William T. Shepherd, VP&TO
Richard L. Metcalf, VP&TO
Bonnie Rauls, TO
TrInv: Thomas B. Welch, III
Iris Rushing, AsstTO
EmplBen: Mark S. Watkins

SIMMONS FIRST NATIONAL BANK
P.O. Box 7009 71611
501/541-1110 Tr$103 Mil
Hd,Nb: John L. Rush, SrVP&TO

Reyno

FARMERS & MERCHANTS BANK
P.O. Box 108 72462
501/769-230[illegible] Tr$2 Mil
Hd: William A. Sandlin, Pres

ARKANSAS (Cont'd)

Rogers

FARMERS & MERCHANTS BANK
4th & Chestnut
P.O. Box 250 72756
501/636-4233
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FIRST NATIONAL BANK & TRUST CO.
201 W. Walnut St. 72756
501/636-1975 Tr$11 Mil
Hd: Fred W. Lookadoo
PersTr,EmplBen,Nb: Phil R. Dixon
TrInv: Alice Walton
TrOpers: Dorothy Brown

Russellville

PEOPLES BANK & TRUST CO.
P.O. Box 220 72801
501/968-2112 Tr$8 Mil
Hd: Glenna C. Long, TO

Searcy

FIRST NATIONAL BANK
P.O. Drawer 608 72143
501/268-4211 Tr$3 Mil
Hd: Wayne Hartsfield, Pres&TO

FIRST SECURITY BANK
P.O. Box 1009 72143
501/268-9871 Tr$10 Mil
Hd: William L. Newton, TO

Sheridan

GRANT COUNTY BANK
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501/942-3145 Tr$1 Mil
Hd: D. E. McCoy, Jr., Pres&TO

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501/524-8101 Tr$2 Mil
Hd: Art Morris, VP&TO

FIRST NATIONAL BANK
P.O. Box 130 72761
501/524-5141 Tr$2 Mil
Larry Jones, Csh

Springdale

FIRST NATIONAL BANK OF SPRINGDALE
P.O. Box 249 72764
501/751-3400 Tr$20 Mil
Hd: Max Sample, ExecVP&TO
Edwin B. Cantrell III, TO
TrOpers: Jean Dipboye, TrAdm

FIRST STATE BANK
P.O. Box 189 72765-189
501/751-1500 Tr$22 Mil
Hd: Robert Phillips, TO
PersTr: Joan Legg, TrAdm
TrOpers,CorpTr: Mildred Clark, TrAdm

Stuttgart

FARMERS & MERCHANTS BANK
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Hd: Gary Hudson, SrVP&TO
Bev S. Keller, AsstTO

FIRST NATIONAL BANK
P.O. Drawer 908 72160
501/673-3545 Tr$28 Mil
Hd: Floyd Voumard
TrAdm: Pam Smith
TrOpers,TDP: Frances Lee

Texarkana

STATE FIRST NATIONAL BANK
P.O. Box 8000, State Line Plaza 75502
501/773-4541 Tr$70 Mil
Hd,PersTr,Nb: Gregory S. Torrance, VP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
ComTrF,TrOpers: Brenda Engster, TO
Betty Anthony, AsstTO

TEXARKANA NATIONAL BANK
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214/792-7166 Tr$90 Mil
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EmplBen: Thomas E. Jones TO
TrOpers: Jean Head, AsstVP&TOpO

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P.O. Box 469 72956
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Hd: R. H. Terry, VP&TO

Warren

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501/226-2601 Tr$1 Mil
Hd: Freddie M. Mobley, Pres&TO

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P.O. Box 350 71671
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Hd: Gerald D. Burton, SrVP&TO

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TrOpers: Mary Goe, VP&TOpO

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501/238-8171 Tr/u$1 Mil
Hd: Rafe Andrews, TO
Larry Lawson, AsstTO

FIRST NATIONAL BANK
P.O. Box 129 72396
501/238-2361 Tr$10 Mil
Hd: Doyl E. Brown, Pres&TO
Carolyn Miller, AsstTO

CALIFORNIA

Beverly Hills

BANK OF AMERICA,NatAssn
1800 Avenue of the Stars, Ste. 200 90067
213/550-3664
Hd: Gail B. Matthews, VP&TO
Theresa A. Ortiz, TOpO

CITY NATIONAL BANK
400 N. Roxbury Dr. 90210
213/550-5656 Tr$1 Bil
(Offices in La Jolla, Newport Beach, Palm Desert/ Palm Springs)
Hd: G. B. Williams, SrVP
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CorpTr: Carol Jones, VP&TO
TrInv: Neal Genda, VP&TrInvO
EmplBen: Edwin Parker, VP&TO
TrOpers: Faith Whitman, AsstVP
Nb: John M. Dimalanta, VP
TrCoun: Robert Turkel

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Beverly Hills Private Capital Banking Office
9354 Wilshire Blvd. 90212
213/550-2964
(Satellite of Los Angeles Private Capital Banking Center)
TeamMgr: F. Parker Geesen, VP&Partner

FIRST INTERSTATE BANK OF CALIFORNIA
9601 Wilshire Blvd. 90213
213/878-1151
(Branch of Los Angeles)
Hd: Judith Sweet, TO&Mgr
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405 S. Beverly Dr. 90212
213/552-5352
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Mgr: Brian T. Kennedy, VP&TO

WELLS FARGO BANK,NatAssn
433 N. Camden Drive 90210
213/550-2183
Hd: James G. Murray, VP&TO

Burlingame

WELLS FARGO BANK, NatAssn
249 Primrose Rd. 94010
415/348-4572
Hd: John Kessler, AsstVP&TO

Carmel

COUNTY BANK AND TRUST
P.O. Drawer TT 93921
408/624-6032
(Branch of Santa Cruz)
Hd: Shirley Snyder, VP&TO

WELLS FARGO BANK,NatAssn
26609 Carmel Center Place 93922
408/624-1522
Hd: Paul P. Bianchi, Jr., AsstVP&TO

Century City

SECURITY PACIFIC NATIONAL BANK
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213/552-4133
Mgr: Barry Hunter, VP&Mgr

Chico

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1074 East Ave., Ste. K 95926
916/891-7252
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Earl Christensen, VP&TO

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16130 Ventura Blvd. 91436
818/997-2037
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214 West 2nd Ave. 92025
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Fresno

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209/445-7750
Kyran M. Schmidt, VP&TO

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Hd: Diana J. Flavin, AsstVP

SECURITY PACIFIC NATIONAL BANK
666 West Shaw Ave., Ste. 199 93704
209/224-4030
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FIRST TRUST BANK
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P.O. Box 609 92343
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Dottie Brown, TrAdm
Harriet Sconce, TrAdm

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Hd: Marvin Krein, VP
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Nb: Chester Mongomery, VP
TDP: William Horan, VP
Hanny Schroeder, AsstTO
Gerda Breaux, TO
Gilbert N. Kruger, AsstSec
Norman A. Milks, AsstVP&TO
Dorothy Martin, AsstTO
Norma Bond, TO

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714/951-4174
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Mgr: Forrest West, AsstVP
JoAnn Apfeld, TO

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(Branch of Los Angeles)
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Nb: Bob Lagerquist, VP

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714/951-5222
Hd: Darliene Evans, VP&Mgr

SECURITY PACIFIC NATIONAL BANK
24211 Paseo De Valencia 92653
714/581-2450
Mgr: Richard E. Moon, VP&Mgr

La Jolla

BANK OF AMERICA,NatAssn
7817 Ivanhoe Ave., Ste. 302 92037
619/230-5866
Hd: Ronald H. Hadley, VP&TO

CALIFORNIA FIRST BANK
7807 Girard Ave. 92037
619/230-4770
(Branch of San Diego)
Mgr: Robert A. Cameron, VP
Nb: Charles A. Guthrie, VP

CITY NATIONAL BANK
8950 Villa La Jolla Drive 92037
714/455-7590
(Branch of Beverly Hills)

CROCKER NATIONAL BANK
7714 Girard Ave. 92037
619/454-9144
(Satellite of San Diego Private Capital Banking Center)
Mgr: Garet B. Clark, VP&Partner

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7855 Ivanhoe Ave. 92037
714/231-2142
(Branch of Los Angeles)
Hd: Carol Powers, TO&Mgr
Nb: Whitney Lee, VP

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619/238-4600
(Branch of San Diego)
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AsstHd: Laurie Dick, TO

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7878 Herschel Ave. 92037
619/238-6341
Dorothy Almour, TO

Long Beach

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213/599-4451
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302 Pine Ave. 90802
213/437-0011 Tr$210 Mil
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PersTr: Roger L. Rosenbaum, VP&TO
CorpTr,EmplBen: Martin H. Dering, VP&TO
TrOpers: Sally Farnham, TO-Opers
Helen V. Williams, TO
Cloy D. Huntress, TO
Michael Weiner, AsstTO
Nancy L. Barney, AsstTO
William C. Cassano, AsstTO

LLOYDS BANK CALIFORNIA
200 West Oceangate 90802
213/437-0421
(Branch of Los Angeles)
Hd: John E. Reilly, VP&SrTO

Los Angeles

AHMANSON TRUST COMPANY
3701 Wilshire Blvd., Ste. 1000 90010
213/487-2680 Tr$254 Mil
(Branches in El Toro & San Mateo)
Hd: Roger L. Lee, Pres
PersTr: Michael Becker, VP&TO
John Haake, VP&TO
TrInv: John L. Polk, VP
EmplBen: Richard A. Kanner, VP&TO
TrOpers: Jai Sandhi, AsstVP-Opers
Nb: Gordon K. Craig, SrVP-Mktg
Donald Stark, Csh&Treas

BANK OF AMERICA, NT&SA
615 S. Flower St. 90071
213/228-3815
Hd: Jerry Abercrombie, VP&StHdTrRE

BANK OF AMERICA
555 S. Flower St. 90071
213/228-3764
Hd: Charles I. Hargrove, VP&RegTO

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213/972-2000
(Hd Office: See San Francisco)
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Prob: Pamela D. Barker, VP&TO
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Robert C. Surridge, III, TO
PenTr: Joseph D. Goshe, PenTO

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CorpTr: Anthony Fabian, VP
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445 S. Figueroa St., Ste. 3000 90071
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A. C. Rice, ChmBd
PersTr: Pat Tantisalidchai
ComTrF: Timothy Holland
EmplBen: Sarah F. Angevine, VP
TrOpers: Richard Webster
Nb: Seymour Jacoby, VP

TRUST COMPANY OF THE WEST
400 South Hope Street 90071
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TrOpers: Sheilagh S. Ross, SrVP
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TrOpers: David M. Kinard, VP
Nb: Richard Boling, SrVP
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CorpTr: Gary H. Gideon, VP
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EmplBen: Warren L. Metzger, SrVP
TrOpers: Harold O. Tarabochia, VP
TDP: T. Edward Cole, VP

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Newport Beach

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714/759-4385
Hd: Janet V. Elliot, VP&TO

BANK OF NEWPORT
P.O. Box 2070 92660
714/760-6000 Tr$130 Mil
Hd: Charles G. Conway, VP&TrMgr
TrOpers: Helen J. McGinley, AsstVP&TOpO
EmplBen: Lynne O. Bradley, TO

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4100 MacArthur Blvd. 92660
714/752-0580
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(Branch of Santa Ana)
T. C. Casey, SrVP&TO

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Nb: Chris Christensen, TO

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(Branch of Los Angeles)
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Nb: Hugh L. Black, AsstVP

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714/759-4018
Mgr: Richard M. Thomas, VP&Mgr

TRUST SERVICES OF AMERICA, INC.
3901 MacArthur Blvd. 92660
714/833-7622
(Branch of Los Angeles)
Mgr: Curtis W. Merrill, VP&TO

Oakland

BANK OF AMERICA,NatAssn
Ordway Building, One Kaiser Plaza, Ste. 401 94612
415/273-5641
Hd: John D. Gage, VP

CENTRAL BANK
344 20th St., Ste. 220 94612
415/273-1254 Tr$148 Mil
Hd: Grant M. Bird, SrVP&SrTO
PersTr: Rueben Jones, TO
TrInv: Sheila Tansey, TrInvO
EmplBen: Susan Sandberg, TO
TrOpers: Derrell Ireton, AsstVP&TOpO

CROCKER NATIONAL BANK
1221 Broadway 94612
415/271-9128
(Satellite of San Francisco Private Capital Banking Center)
Mgr: Robert W. Steiner, VP&Partner

FIRST INTERSTATE BANK OF CALIFORNIA
14th & Broadway 94612
415/271-9240
(Branch of Los Angeles)
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Nb: Phil Persson, TO

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2201 Broadway 94612
415/839-3100
(Branch of Los Angeles)
Nb: James M. Knowles, VP&TO

WELLS FARGO BANK,NatAssn
415 Twentieth St. 94612
415/464-1710
Hd: Wilfred E. Utzinger, VP&TO

Ontario

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714/983-0511 Tr$72 Mil
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PersTr: Anne G. Woods, AsstVP&TO
CorpTr: Peter Travis, AsstVP&TO
ComTrF: Regina Kennedy, TO
EmplBen: Bruce Bonanomi, AsstVP&TO
TrOpers: Bobbie Chandler, TO
Nb: T. Manning, VP&TO
TrInv: Donn Pitzer, AsstVP&IO

Orange County

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4590 MacArthur Blvd. 92660
714/973-5063
Hd: Ronald W. Weibust, VP&TO

Oxnard

BANK OF A. LEVY
P.O. Box 272 93032
805/487-6541 Tr$170 Mil
Hd: Dave Rahn
PersTr: Robert J. Triplett, TO
CorpTr,EmplBen: Susan M. A. Conley, EBMgr
TrOpers: Sharon Jones, AsstMgrOpers

Palm Desert

SECURITY PACIFIC NATIONAL BANK
74-303 Highway 111 92260
714/568-1811
N. L. Lilley, VP&Mgr

Palm Springs

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801 E. Tahquitz-McCallum Way 92262
619/325-0011
Hd: Daniel R. Haase, VP&TO

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Hd: Enzo Provenza, VP

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714/325-1451
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PersTr,CorpTr: Lynn Fairchild, TO&Treas
TrOpers: Andrew Urquhart, VP&TO
Mktg: Michael Riberdy
Rhonda Krupansky

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303/659-0350 Tr$1 Mil
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PersTr: Charles W. Sayre, Pres
CorpTr: Michael C. Sayre, VP&TO

Brush

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P.O. Box 324 80723
303/842-5101
Hd: Arlyn D. Lovette, VP&TO

Colorado Springs

CENTRAL BANK OF COLORADO SPRINGS
P.O. Box 15008 80935
303/475-6352 Tr$21 Mil
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PersTr,CorpTr,EmplBen,TrOpers: Karen J. Loy, TrAdm

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Nb: Ben Chase, VP

COLORADO SPRINGS NATIONAL BANK
P.O. Box 1300 80901
303/475-1330 Tr$63 Mil
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PersTr,CorpTr: H. W. McWilliams, SrVP&TO
PersTr,Nb: Terry P. Coffelt, VP&TO
PersTr: Dayna S. Paxton, VP&TO
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PersTr,CorpTr: William G. Gernand, VP&TO
TrInv,ComTrF: G. Raymond Miller, VP&IO
EmplBen: Richard S. Harwood, VP&TO
TDP,TrOpers: Henry T. Havelka, SrTO
Nb: Richard J. Bean, SrTO

UNITED BANK OF COLORADO SPRINGS
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TrAdmSpeclst: Mrs. Linda M. Specht

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PersTr: Tom Gordon, VP&TO
CorpTr: Daniel Rich, AsstVP
TrInv: Ted Dretos, SrTrInvO
ComTrF: John Campbell
EmplBen: Martha Graves, AsstVP
TrOpers: Bill Kuts-Cheraux, VP

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P.O. Box 5168 Terminal Annex 80217
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Hd-TrDept: Erik S. Taylor, VP
PersTr: Joann G. Ward, VP&SrTO
CorpTr,EmplBen: John S. Holt, VP
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TrOpers,TDP: Gary C. Cunningham, VP
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CorpTr,TrOpers: Steve King, VP&TO
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Susan Holmes, TO
TrOpers: Emily Fowler
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PersTr: Yvonne J. Baca, VP
Hal R. Wofford, VP
CorpTr: James R. Cowgill, VP
EmplBen: Karen Stephens, VP
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CorpTrOpers: George M. Cross, SrTO
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Jeanne McClintock, TA
TrOpers: Shirley Williams, TO

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TrOpers: Cinda Smith
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TrInv,ComTrF: Christopher A. Jones, AsstTO
PersTr,Gdnship: Helen Belbeck, VP&TO
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RE: Kenneth W. Hill, VP
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TrOpers: Barbara C. Kochevar, TOpO

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RE: Daniel J. Millham, TO

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PersTr: William P. Stewart, SrVP
EmplBen: Robert J. Zike, VP
TrOpers: Mary R. Johnston, AdmAsst

SUN BANK/INDIAN RIVER, N.A.
Trust Banking Group
1716 AIA 32960
305/461-6300
Hd: John R. Jackson, VP

West Palm Beach

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Drawer G 33402
305/655-8833
(Trust Branch of Jacksonville)
Hd: J. H. Paulsen, II, VP&TO

FLORIDA NATIONAL BANK
303 First St. 33402
305/832-4161
Mgr: Ronald Burkhardt

HARRIS TRUST®

HARRIS TRUST COMPANY OF FLORIDA
501 S. Flagler Drive 33401
305/833-6650
(A wholly owned subsidiary of Harris Bankcorp-Chicago)
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PersTr: Gary W. Gomoll, VP
TrInv: William J. Canida, VP

NBD TRUST COMPANY OF FLORIDA,NatAssn
The Reflections Office Center, Ste. 602
450 Australian Ave. South 33401
305/659-0800
(Subsidiary of NBD Bancorp, Inc., Detroit, MI)
John W. McGowan, Pres
Donald H. Windfelder, VP

Winter Haven

BARNETT BANKS TRUST CO,NatAssn
11 Fifth St., S.W.
P.O. Box 820 33882
(Branch of Jacksonville)
Hd: Richard C. Cheney, SrTO

NCNB NATIONAL BANK OF FLORIDA
P.O. Drawer 189 33880
813/294-4411
(City Trust Office)
Hd: Kathleen O. Cress, VP&Mgr
PersTr: W. G. Freeman, VP
PersTr,Nb: A. E. Sasso, VP

SUN FIRST NATIONAL BANK OF POLK COUNTY
Trust Banking Group
595 Cypress Gardens Blvd. 33880
813/967-4411
Hd: Samuel W. Hart, VP

Winter Park

BARNETT BANKS TRUST CO.,NatAssn
250 Park Avenue, P.O. Box 1000 32789
305/646-3274
(Branch of Jacksonville)
Hd: Lawrence B. Smyre, III, SrVP
James R. Lobley, VP
Nancy R. Bradford, SrTO
Rachel R. Askew, SrTO
William F. King, Jr., SrTO
TrInv: Frank A. Dwyer, TrInvO
RE: Kathryn B. Smith, SrTO

FREEDOM SAVINGS AND LOAN ASSOCIATION
750 S. Orlando Ave. 32789
305/646-6351 Tr$135 Mil
(Branch in Tampa)
Hd: James R. Muehlbauer, SrVP&SrTO
EmplBen: Patricia Hindes, AsstVP&TO
PersTr: Thomas H. Stroh, VP&TO
TrInv: Patricia M. Chancey, VP&TO
TrOpers: Donald R. Crews, TO
Nb: John G. Lochnicht, VP&TO

PIONEER FEDERAL
200 E. New England Avenue 32789
305/644-4808
(Trust Service Office of Clearwater)
Gerald A. Youngs, SrVP&TO
Betty J. Stroup, VP&TO

GEORGIA

Albany

THE CITIZENS & SOUTHERN BANK OF ALBANY
P.O. Box 1309 31703
912/432-4250 Tr$28.7 Mil
(Affiliate of C&SNB, Atlanta)
Hd: Randy Sherrer, VP&TO

FIRST STATE BANK & TRUST CO.
333 Broad Ave. 31702
912/432-8090 Tr/o$70 Mil
Hd,CorpTr,Nb: Joseph B. Powell, Jr., Exec-Tr
PersTr: James D. Lanier, VP&TO
TrInv: B. Randall Merchant, TrInvO
EmplBen,TrOpers: W. R. Stratford, SrVP&TO

SECURITY BANK & TRUST CO.
P.O. Box 1912 31703
912/883-5000 Tr/o$5 Mil
Hd: R. L. Farrar, Pres
W. O. Dorough, Jr., AsstTO

TRUST COMPANY BANK OF SOUTH GEORGIA
410 Broad Ave. 31702
912/436-8421 Tr$7 Mil
Hd: Ralph Phillips, VP&SrTO

Athens

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 992 30613
404/549-8700
(Branch of Atlanta)
Hd: George Whitton, VP&TO

THE FIRST NATIONAL BANK OF ATHENS
P.O. Box 1807 30603
404/546-1866 Tr$35 (Book) Mil
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Sanders F. Hale, VP&TO

★Atlanta

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PersTr: Robert B. Rountree, VP&SrTO
CorpTr: Fran Spotts, AsstVP&TO
TrInv: Philip Larkins, VP
TrOpers: James Berrong, VP&TO
EmplBen: Suzanne Whilden, AsstVP&TO

THE CITIZENS & SOUTHERN NATIONAL BANK
33 North Avenue
P.O. Box 4899 30302-4899
404/581-2121 Tr$2.7 Bil
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TrOpers: Archibald Robertson, III, VP
SecurSvcs,ComTrF,Sfkpg: Denis McWhorter, VP
CorpTr&Agcy: Anthony A. Guthrie, VP
StkTrans,Cust&MutualFds: Jerry W. Dawson, VP
EmplBen: Thoben F. Elrod, Jr., VP
TDP: Elizabeth Mathisen, AsstVP
CorpTr&InstInvMktg: Richard Schweitzer, VP
Brokerage: Henry A. Hale, Pres., First Southeastern Co.
PersTr: Larry B. Hooks, SrVP
Adm: Thomas Crews, VP
SpecAssets: Richard Rice, VP
Tax: Debra Duncan, AsstVP
PersTrMktg: Frank Bulloch, SrVP
TrComp: Michael J. Sweeney, III, AsstVP
INVESTMENT COUNSELING DIVISION
Hd: David W. Meese, ExecVP
Mktg: James R. Wood, SrVP

FIRST NATIONAL BANK OF ATLANTA-BUCKHEAD
3040 Peachtree Rd. NW 30305
404/231-7869
(Branch of Atlanta)
Mgr: Edward S. Linsley, VP

FIRST NATIONAL BANK OF ATLANTA-MAIN
Trust Dept.-M.C. 630
2 Peachtree St., NW 30383
404/588-6669 Tr$2.5 Bil
(Branches in Atlanta, Dalton, Decatur & Gainesville)
Hd: George W. P. Atkins, Jr., SrVP
PersTr: David C. Humphreys, GVP
CorpTr: Thomas I. Hutcheson, VP
PersTrPtfol: Milton E. Miller, VP
InstTrPtfol: Joseph H. Waterfill, VP
InvResch: James E. Wallace, VP
EmplBen: Julian C. Jett, VP
TrOpers: Thomas Hosea, GVP
PersTrNb: William F. Ottinger, VP
TDP: Barry W. Lawson, GVP
Mgr: J. David Shaleuly, VP

NATIONAL BANK OF GEORGIA
P.O. Box 1343 30301
404/584-1626 Tr$536 Mil
(Branch in Marietta)
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PersTr: Faryl S. Moss, GpVP
CorpTr,EmplBen: A. Ray Crider, GpVP&TO
TrInv,ComTrF: L. Michael Oakes, GpVP
TrOpers: Bette Heaberline, VP&TO
Nb: D. James Snyder, GpVP

MH INVESTMENT COUNSEL
Peachtree Cain Tower
229 Peachtree St. NE, Ste. 2205 30303
404/659-3810
Fred R. Betts, Pres

RELIANCE TRUST COMPANY
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404/938-6400 Tr$38 Mil
Hd,Nb: A. J. Braswell, Pres
CorpTr: Ray Walker, VP
TrInv: R. J. Wilson, ExecVP
EmplBen: P. B. Barboric, AsstVP

TRUST COMPANY BANK
P.O. Box 4655 30302
404/588-7571 Tr$4.9 Bil
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PersTr: E. Larry Edison, SrVP
CorpTr,EmplBen: C. Linden Longino, SrVP
TrInv,ComTrF: Lawrence J. Trotti, SrVP
TrOpers: Thomas L. Lanier, SrVP
Nb: H. Hamilton Smith, SrVP

Augusta

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P.O. Box 912 30903
404/828-8208
(Branch of Atlanta)
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GEORGIA RAILROAD BANK & TRUST CO.
P.O. Box 1211 30913
404/823-2676 Tr$122 Mil
Hd: William J. Boswell, Jr., VP&TO
PersTr: William D'Antignac, AsstVP&TO
Carole A. Harris, TO
Iva N. Williamson, AsstVP&TO
TrInv: Jeremy M. Coghlan, AsstVP&TO
EmplBen: Charles B. Thompson, III, PenTO
TrOpers: Wallace M. Dorn, AsstVP&TO

TRUST COMPANY BANK OF AUGUSTA, N.A.
801 Broad St. 30903
404/722-5311 Tr$101 Mil
Hd: H. C. McGowan, Jr., SrVP&TO

Bainbridge

THE CITIZENS BANK & TRUST CO.
P.O. Box 707 31717
912/246-4242 Tr/u$1 Mil
Hd: R. L. Rich, Jr., Pres&TO

Brunswick

AMERICAN NATIONAL BANK OF BRUNSWICK
P.O. Box 1398 31521
912/265-4960 Tr$56 Mil
(Branch in Jesup)
Hd: Mary Virginia Jones, VP&TO
TrOpers: Betty K. Kennedy, VP&TO
TrInv,CorpTr: William S. Burdell, Jr., VP&IO
PersTr,EmplBen: Thomas B. Clifton, Jr., VP&TO

THE COASTAL BANK OF GEORGIA
P.O. Box 1024 31521
912/264-4311 Tr$13.5 Mil
(Branch in St. Simons Island)
Hd,TrInv,EmplBen,Nb,FinPlng: Thomas G. Lowry, CFP,VP&TO

THE FIRST NATIONAL BANK OF BRUNSWICK
P.O. Box 1373 31521
912/265-0260 Tr$85 Mil
Hd,PersTr,Nb: James P. Langston, SrVP-Trust
EmplBen,CorpTr,TrOpers: Peggy H. Godwin, VP-Tr
ComTrF,TrInv: Kenneth L. Pipkin, VP-Tr
TDP: Ellen W. Skinner, AsstTO

Calhoun

CALHOUN FIRST NATIONAL BANK
P.O. Box 12169 30701
404/629-4531 Tr/o$7 Mil
George Crowley, VP,Csh&TO
TrOpers: Mrs. Linda Ruddell, TOpO

Camilla

PLANTERS & CITIZENS BANK
21 North Harney St. 31730
912/336-5271
Hd: E. J. Vann, IV, Pres&TO

Carrollton

PEOPLES BANK
P.O. Box 70 30117
404/834-0821 Tr$14 Mil
Hd: W. Dan Chance, VP&TO

Cedartown

FIRST NATIONAL BANK OF POLK COUNTY
P.O. Box 228 30125
404/748-1750 Tr$10 Mil
Hd: Glenn L. Mitchell, Jr., VP&TO

GEORGIA (Cont'd)

Columbus

COLUMBUS BANK & TRUST CO.
P.O. Box 120 31902
404/571-2146 Tr$750 Mil
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PersTr: Michael E. Turner, VP&TO
CorpTr: Alice R. Herin, AsstVP&TO
TrInv,ComTrF: John W. Walden, Jr., VP&IO
EmplBen: Don Morgan, TO
TrOpers: Dewayne Jenkins, TOpO
Nb: William M. Pickard, VP&TO
TrTax: Addie Cunningham, TO
RE: Buford King
DisBrkg: Thomas N. Austin

FIRST NATIONAL BANK OF COLUMBUS
P.O. Box 40 31993
404/571-6500 Tr$120 Mil
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DirOpers,EmplBen: Charles H. Kent, VP&TO
TrOpers: Ellen L. Kerr, SrTO
CorpTr,PersTr: W. R. Luttrell, Jr., SrTO
PersTr: Ronnie L. Bridges, TO
EmplBen,CorpTr: W. J. Gunby, Jr., TO
Re: Doris R. Brown, TO
Admin: Mrs. Martha T. Eubanks

THE NATIONAL BANK & TRUST CO.
P.O. Box 431 31902
404/324-4792 Tr$93 Mil
Hd,PersTr,TrInv: Robert S. Poydasheff, VP&TO
PersTr,TrOpers,CorpTr: Gladys K. Miller, TO
PersTr,EmplBen: Kenneth L. Lancaster, TOpO
PersTr: Romayne W. Lloyd, TO
PersTr,Tax: Anthony D. Link, TO
RetConslt: F. S. Taylor

Dalton

FIRST NATIONAL BANK OF DALTON
P.O. Box 1088 30720
404/278-2265 Tr$31 Mil
(Affiliate of First National Bank of Atlanta)
Hd: Raymond S. Price, VP
TrOpers: Willard C. Huskins, TO

HARDWICK BANK & TRUST COMPANY
201 West Waugh St. 30720
404/278-3030 Tr/u$1 Mil
Hd: W. Hulen Barbaree, Pres&TO
K. W. Gong, VP&AsstTO

Decatur

FIRST NATIONAL BANK OF ATLANTA-DECATUR
315 W. Ponce de Leon Ave. 30031
404/588-6608
(Branch of Atlanta)
Janet E. Fortune, AsstVP

Gainesville

THE CITIZENS BANK
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404/536-3404 Tr$12 Mil
Hd: Philip M. Rollings

FIRST NATIONAL BANK
P.O. Box 937 30503
404/535-5562 Tr$90 Mil
Hd: Thomas W. Sweet, GpVP&TO
EstAdm,PersTr,CorpTr: J. D. Baumgardner, VP&TO
TrInv,ComTrF: Peter D. Miller, VP&TO
TrOpers: Joyce Chester, TOpO
Nb: Robert H. Stanley, VP&TO
EmplBen: Wanda White, AsstTO

FIRST NATIONAL BANK OF ATLANTA-GAINESVILLE
340 N. Green Street
P.O. Drawer 978 30503
404/534-3501
(Branch of Atlanta)
Hd: Allen Payne Long, CitySrVP&SrTO
TrOpers: Ann Parks, CityAsstVP

Griffin

THE BANK OF GRIFFIN
P.O. Box 19 30224
404/227-1313 Tr$3 Mil
Hd: J. L. Savage, Pres

COMMERCIAL BANK & TRUST CO.
P.O. Drawer C 30224
404/228-2714 Tr$69.7 Mil
Hd: L. H. Thompson, Jr., SrVP&TO
Richard M. Hunter, VP&TO
Rosa D. Stewart, AsstVP&TO

FIRST NATIONAL BANK OF GRIFFIN
P.O. Drawer F 30224
404/227-2251 Tr$12 Mil
Hd: Robin W. Nance, VP&TO

Jesup

AMERICAN NATIONAL BANK OF BRUNSWICK
204 W. Cherry St. 31545
912/427-2011
(Branch of Brunswick)
Hd: Mary Virginia Jones, VP&TO

La Grange

THE CITIZENS & SOUTHERN BANK OF WEST GEORGIA
P.O. Box 1309 30241
404/884-6611 Tr$21.9 Mil
(Affiliate of C&SNB, Atlanta)
Hd: James B. Parker, TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 250 30241
404/884-3371
Hd: Howard R. Park, Pres&TO
Nb: William M. Pickard, VP&TO

Louisville

FIRST NATIONAL BANK
P.O. Box 467 30434
912/625-7291 Tr$2 Mil
Hd: William F. Easterlin, VP&TO
Olin R. Jackson, ExecVP&AsstTO

Macon

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 4007 31213
912/744-6455
(Branch of Atlanta)
Hd: Don A. Pinson, VP

GEORGIA BANK & TRUST CO.
P.O. Box 29 31298
912/746-0511 Tr$25 Mil
Hd: Dave Jeffords

TRUST COMPANY BANK OF MIDDLE GEORGIA,NatAssn
P.O. Box 4248 31208
912/741-2265 Tr$125 Mil
Hd: Robert W. Greene, SrVP&TO
PersTr: Mary D. Kearnes, FVP&TO
CorpTr: William R. Jones, TO
TrInv,ComTrF,EmplBen: Dora Jean McCardel, TO
TrOpers,TDP: Franklin S. Stokes, SrTOpO
Nb: Marion H. Liles, Jr., SrTO

Marietta

THE FIRST NATIONAL BANK OF COBB CO.
P.O. Box 409 30061
404/429-3808 Tr$30 Mil
Main Office
Hd,PersTr: Patricia A. Clendenen, VP&TO
EmplBen: Nancy L. McFetridge, TO

NATIONAL BANK OF GEORGIA
647 Roswell Street 30060
404/424-7510
(Branch of Atlanta)
George H. McLendon, AsstVP

Monroe

NATIONAL BANK OF WALTON COUNTY
P.O. Box 728 30655
404/267-6511 Tr/o$3 Mil
Hd: Mary W. Walker, Pres&TO
PersTr: Cynthia Castleberry, AsstTO
Charles T. Ruark, ExecVP&AsstTO

Moultrie

MOULTRIE NATIONAL BANK
P.O. Box 849 31776
912/985-1120 Tr$12 Mil
Hd: G. D. Moon, VP&TO

Pelham

FARMERS BANK OF PELHAM
P.O. Box 667 31779
912/294-2691 Tr/u$1 Mil
Hd: W. Terry Palmer, Pres&TO
Wm. T. Hand, Csh,AsstTO&VP

Rome

THE FIRST NATIONAL BANK
P.O. Drawer B 30162
404/291-4421 Tr$38.6 Mil
Hd: Roger W. Goss, VP&TO
TrOpers,Admin: Doris C. Earle, AsstVP&TO
TrAdmin: Claud H. Saunders, AsstVP&TO

THE NATIONAL CITY BANK OF ROME, GA
P.O. Box 1193 30161
404/291-9000 Tr$45 Mil
TrDivHd,Inv,NbDev: Gregory C. Wilkes, ExecVP
Adm: Robert W. Steinbruegge, VP&TAdmO
TrOpers: Mrs. Betty Ayers, AsstVP&TOpO

ROME BANK & TRUST CO.
P.O. Drawer L 30161
404/291-0123 Tr$3.5 Mil
Hd: Frank H. Redwine, III, VP&TO

St. Simons Island

THE COASTAL BANK OF GEORGIA
(Branch of Brunswick)
Hd: Thomas G. Lowry, VP&TO

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22 Bull St. 31401
912/944-3460
(Branch of Atlanta)
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SAVANNAH BANK & TRUST CO.
P.O. Box 9947 31412
912/234-3441 Tr$210 Mil
Hd: Roger A. Littell, ExecVP
EmplBen: Patrick J. McCarl, VP
CorpTr: Thomas I. Pierce, AsstTO
TrInv: William J. Lieberman, TrInvO
TrOpers: R. L. Rentz, TO
TrOpers: E. Bryan Connerat, Jr., TO
Nb: Coren Ross, AsstTO

TRUST COMPANY BANK OF SAVANNAH
P.O. Box 8668 31412
912/233-4111
Hd: Ralph B. Small, SrVP&TO
TrAdmin: Donald R. Correll, VP&TO
TrOpers: Lucile K. Smith, SrTOpO
Frances L. Korte, AsstTO

Statesboro

FIRST BULLOCH BANK & TRUST CO.
40 North Main St. 30458
912/764-6611 Tr$4.9 Mil
Hd: John B. Barton, VP&TO

SEA ISLAND BANK
P.O. Box 568 30458
912/764-6181 Tr$7.5 Mil
Hd: M. Albert Burke, VP&TO

Thomasville

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 1178 31799

Toccoa

BANK OF TOCCOA
P.O. Box 430 30577
404/886-9421 Tr/o$7 Mil
Hd: Charles E. Nelson, VP&TO
TrOpers: Betty B. Fuller, AsstVP&TO

Valdosta

THE CITIZENS & SOUTHERN NATIONAL BANK
106 South Patterson 31601
912/247-6005
(Branch of Atlanta)
Hd: Steve Chitty, VP&TO

FIRST NATIONAL BANK
P.O. Box 848 31601
912/244-2740 Tr/o$6 Mil
Hd: Donald T. Schutt, Pres&TO
TrOpers: Sandra Fletcher

FIRST STATE & TRUST COMPANY
527 N. Patterson St. 31601
912/242-5725 Tr$2 Mil
Hd: Harry S. Evans, VP&TO

Vidalia

DARBY BANK & TRUST CO.
P.O. Box 870 30474
912/537-8813
Hd: J. F. Darby, Jr., Pres&TO
TrOpers: Anne D. Conner, AsstTO

Waycross

FIRST NATIONAL BANK
P.O. Box 59 31501
912/283-1516 Tr/o$25 Mil
Hd: William K. Rhodes, Pres&TO
TrOpers: Cheryl F. Jardine, AsstVP&TO

Waynesboro

BANK OF WAYNESBORO
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404/554-5171
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Marjorie O. Dales, AsstVP&AsstTO

West Point

FIRST NATIONAL BANK
P.O. Box 350 31833
404/645-2944 Tr/u$1 Mil
Hd: Jack P. Keith, Pres&SrTO
Rudine J. Heggood, TO

HAWAII

Hilo

BISHOP TRUST CO., LTD.
P.O. Box 397 96720
808/935-3737
(Branch of Bishop Trust Co., Ltd., Honolulu)
Mgr: Judy D. Malagday, AsstVP

FIRST HAWAIIAN BANK
1205 Kilauea Ave. 96720
808/969-2222
(Branch of Honolulu)

★ Honolulu

AMERICAN TRUST CO. OF HAWAII, INC.
1203 Davies Pacific Center 96813
800/367-5210 Tr$800 Mil
Hd: Robert R. Midkiff, Pres
TrOpers: Lloyd Kaneshige, VP&Treas
TrAdmin: Stephen E. Harris, VP
EbTMktg: Kathy Christiansen, MktgO
PersTr: Carol Mon Lee, VP
EmplBen: Patricia E. Keda, AsstVP
Nb: Conrad K. Akamine, VP

BISHOP TRUST CO. LTD.
P.O. Box 2390 96804
808/523-2111 Tr$1.2 Bil
(Branch in Hilo)
Hd: Clair O. Harding, Pres&CEO
PersTr: Warren J. Gunderson, SrVP
TrOpers: James E. Connor, VP&TOpO
TrInv: Herbert Ho, VP&IO
EmplBen: Daniel P. Zaehring, VP&TO
Nb: Vernon L. Graham, SrVP
RE: James B. Stringer, VP
Taxes: Patricia M. Nunan, VP&TxO
Fin: Gary Y. Watanabe, FinVP&TO
TDP: Robert E. Reilly, VP

FIRST HAWAIIAN BANK

FIRST HAWAIIAN BANK
P.O. Box 3200 96847
808/525-7188 Tr$800 Mil
(Branches in Kahului & Hilo)
Hd: Guernsey Curran, III, SrVP&Mgr
PersTr: W. G. Mann, VP&TO
RE: Mason Hironaka, AsstVP
CorpTr: Neal T. Okamoto, VP
TrOpers: Mark Yoshida, AsstVP
TrInv: Leon J. Munson, VP&TrInvO
Prob: Glenn T. Katahara, AsstVP

FIRST INTERSTATE BANK OF HAWAII
P.O. Box 2000 96805
808/525-6874 Tr$35 Mil
Hd: Jack Van Osdol, VP&Mgr

HAWAIIAN TRUST CO. LTD.
Financial Plaza of the Pacific
111 S. King St. 96813
808/525-8511 Tr$2.3 Bil
(Branch in Wailuku)
Hd: W. E. Aull, Pres&CEO
D. Philpotts, ExecVP
PersTr: T. J. MacDonald, SrVP&Sec
TrOpers: W. C. Freitas, SrVP&Treas
EmplBen: R. E. Cooling, VP
TrInv,ComTrF: W. J. Barton, SrVP
FinSvcs: J. J. Fuller II, VP
Re: R. E. Hagstrom, SrVP
Prob: G. S. Morimoto, VP
Tax: C. A. Gibbs, VP
ChTr: Jane Giddings, VP
Acct: T. Tamura, VP
Mktg: D. T. Stevenson, VP

Kahului

FIRST HAWAIIAN BANK
P.O. Box 157 96732
808/877-2339
(Branch of Honolulu)

Wailuku

HAWAIIAN TRUST CO., LTD.
Wailuku Townhouse, Ste. 102
P.O. Box 1035 96793
808/244-7965
(Branch of Honolulu)
Hd: Russell Pugh, Mgr&VP
PersTr: J. M. Banks, VP

IDAHO

★ Boise

FIRST INTERSTATE BANK OF IDAHO,NatAssn
P.O. Box 5757 83705
208/383-5136 Tr$248 Mil
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Hd: Ralph E. Keleher, SrVP
PersTr: A. C. Peck, VP&SrTO
CorpTr: Donna Obenchain, TO
TrInv,ComTrF: G. P. McAllister, VP
EmplBen: Sallie J. Wendt, TO
TrOpers: Christine Wright, TO

FIRST SECURITY BANK OF IDAHO,NatAssn
Trust Division
P.O. Box 2618 83701
208/384-6750 Tr$225 Mil
(Branches in Lewiston & Pocatello)
Hd: Dean Buffington, VP,TO&Mgr
PersTr: John Parrish, VP&TO
CorpTr: Maggie Myers, TO
TrInv,ComTrF: Rick Vycital
TrOpers: Tom Avedovech, VP&TO
EmplBen: Mark Simonson, AsstVP&TO
Nb: Daniel S. Looney, AsstVP

IDAHO FIRST NATIONAL BANK
P.O. Box 7928 83707
208/383-7200 Tr$1 Bil
(Branches in Coeur d'Alene, Idaho Falls, Pocatello & Twin Falls)
Hd: Donn A. Miller, SrVP&Mgr
PersTr: Stanley K. Fornander, VP&Mgr
TrInv: Gregory L. Watson, VP&Mgr
TrOpers: Peter L. Kierland, VP&Mgr
CorpTr: Ruth L. Keeth, VP&Mgr
EmplBen: Delbert D. Haley, VP&Mgr
Nb: Douglas R. Jensen
RE: John O. Byerly, SrPropO

IDAHO (Cont'd)

Coeur d'Alene

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2005 Ironwood Parkway #138 83814
208/667-3321
(Branch of Boise)
F. H. Rohwer, VP&SrTO

IDAHO FIRST NATIONAL BANK
P.O. Box 520 83814
208/667-4718
(Branch of Boise)
Hd: Gordon A. Samuelson, Mgr,RegTO

★Idaho Falls

THE BANK OF COMMERCE
1020 Northgate Mile 83401
208/523-2020 Tr$15 Mil
Hd: Thomas R. Tucker, ExecVP&TO
Kaye J. Ivie, TO

IDAHO FIRST NATIONAL BANK
P.O. Box 69 83401
208/529-3540
(Branch of Boise)
Hd: Calvin C. Brant, Mgr,RegTO

VALLEY BANK
501 Broadway 83402
208/525-6228 Tr$27 Mil
Hd: Thomas G. Minow, SrVP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: H. Kay Cordingley, VP&TO
TrOpers: Raymond M. Severe, TOpO
TDP: Sharla Galbraith, AsstTOpO

Lewiston

FIRST SECURITY BANK OF IDAHO, N.A.
P.O. Box 874 83501
208/743-9471
(Branch of Boise)
Teresa A. Mayes, AsstVP&TO

Pocatello

FIRST SECURITY BANK OF IDAHO, N.A.
P.O. Box 1749 83201
208/233-4411
(Branch of Boise)
TrBrMgr: Frank Birrell

IDAHO BANK & TRUST CO.
Center & Arthur Sts. 83201
208/233-2311 Tr$163 Mil
Hd,PersTr,CorpTr,Nb: Lloyd D. Browning, SrVP
Herb Wallace, VP&TO
EmplBen,TrOpers: Wynona Brackenbury, AsstVP&TO

IDAHO FIRST NATIONAL BANK
P.O. Box 1709 83204
208/232-3831
(Branch of Boise)
Hd: Rex Wheeler, Mgr,RegTO

★Twin Falls

IDAHO FIRST NATIONAL BANK
P.O. Box 509 83301
208/734-2450
(Branch of Boise)
Hd: Frank C. King, Mgr,RegTO

TWIN FALLS BANK & TRUST CO.
P.O. Box 7 83301
208/733-1722 Tr$32 Mil
Hd: Scott D. Allen, VP&SrTO
PersTr: Helen Arnold, AsstTO
Bonnie Dodge, AsstTO
PersTr,EmplBen: Junice Stover, AsstTO
TrOpers,ComTrF: Don J. Stevens, TOpO
FM: M. Denny Patrick

ILLINOIS

Abingdon

ABINGDON BANK & TRUST CO.
P.O. Box 72 61410
309/462-2222
Hd: R. C. Heiple, II, Pres

Aledo

NATIONAL BANK
201 West Main St. 61231
309/582-5171 Tr$4.5 Mil
Hd: Charles W. Gebhardt, VP&TO
Minerva Guinn, AsstTO

Algonquin

ALGONQUIN STATE BANK
P.O. Box 160 60102
312/658-4535
Hd: James J. Berlier, ExecVP&TO

Alton

ALTON BANKING & TRUST CO.
620 E. Broadway 62002
618/463-4200 Tr$50 Mil
Hd,PersTr,TrInv,ComTrF,EmplBen: Patrick J. Heitzig, VP&TO
CorpTr,TrOpers: Jean L. Herzog, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 517 62002
618/463-2200 Tr$72 Mil
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TrInv: James Taylor, PtfolMgr
EmplBen: Sherry Cowan, PenTO
TrOpers: Barbara Shaffer, TOpO

MIDAMERICA TRUST CO.
2850 Homer M. Adams Parkway 62002
618/463-4605
Hd: Bruce D. Barton, Pres
PersTr: Thomas C. Wangelin, Jr.,SrVP
TrInv: Clark G. David, SrVP&TO
EmplBen: Gerald R. Grodeon, SrVP&PTO
Nb: James A. Deguire, CPC
Marilyn Ramoni, TrAdm
Kay D. Null, FinAdm
Donald Healey, VP&TrInvO

Amboy

THE FIRST NATIONAL BANK
220 East Main St. 61310
815/857-3625 Tr$1 Mil
Hd: L. G. Hawes
TrOpers: Ronda Parington

Arcola

FIRST NATIONAL BANK
P.O. Box 524 61910
217/268-4911 Tr$3 Mil
Hd: Jerry L. Stout, VP&TO

Argenta

THE GERBER STATE BANK
P.O. Box 10 62501
217/795-2331 Tr$2 Mil
Hd: Edwin M. Wallace, Pres,TO&Mgr
Richard E. Kaufman, AsstVP&TO
Gordon Bennett, ChmBd&FM

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THE BANK AND TRUST COMPANY OF ARLINGTON HEIGHTS
900 E. Kensington Rd. 60004
312/870-2900 Tr$20 Mil
Hd: Stanley A. Perry, SrVP&TO
Anita D. Kraus, AsstVP&TO
Leonidas Mata, AsstVP&TO
Eugene T. Maylott, TrCoun

FIRST ARLINGTON NATIONAL BANK
P.O. Box 247 60006
312/870-3500 Tr$12 Mil
Hd: Donna Ondris, TO
TrOpers: James E. Polites, Jr., TOpO

Arthur

STATE BANK OF ARTHUR
P.O. Box 245 61911
217/543-2827 Tr$7 Mil
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James A. Dukeman, ExecVP&AsstTO
Gale Pearce, VP&FM

Ashton

ASHTON BANK & TRUST CO.
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TrOpers: Robert E. Heimbaugh, AsstTO

Atwood

ATWOOD STATE BANK
131 N. Main St. 61913
217/578-2221
Hd: Stanley Stephenson, ExecVP&TO

Auburn

STATE BANK OF AUBURN
P.O. Box 100 62615
217/438-6114 Tr$1 Mil
Hd: Marceau Criquelion, ExecVP&TO

Aurora

AURORA NATIONAL BANK
2 S. Broadway 60507
312/897-8494 Tr$34 Mil
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PersTr: Terri Glass, TO
TrInv,EmplBen: F. James Schlag, AsstTO
ComTrF: Jacquelyn Foerster, AsstTO

MERCHANTS NATIONAL BANK
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312/896-8531 Tr$80 Mil
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TrInv,ComTrF: Joel Binder, VP&IO
PersTr: Marian Lester, AsstTO
Pam Mann, AsstTO
TrOpers: Ronald Dvornik, AsstTO
Farm: Chris Hankes
Taxes: Marian German, TO

OLD SECOND NATIONAL BANK
37 S. River St. 60507
312/892-0202 Tr$135 Mil
Hd,Nb,TrInv,ComTrF: Terence L. Kothe, VP&SrTO&TrInvO
Prob: Robert J. O'Connor, SrTO
PersTr: Sharon L. Law, TO
EmplBen: Arthur Pedgrift, TO
TrInv: Russell J. Feltes, TrInvO
TrOpers: Mark Truemper, TOpO

Barrington

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201 S. Grove Ave. 60010
312/381-4000 Tr$150 Mil
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Est,PersTr: Frank W. Bauer, AsstVP&TO
TrInv: Melinda Wilcox, IO
TrOpers: Frank J. Phillips, AsstVP&TOpO
LandTr: Karissa Swanson, LandTrAdm
LandTr: Jan Dent, LandTO
TrInv,EmplBen: Richard J. White, IO
PersTr: John M. Muchoney, TO

Batavia

BATAVIA BANK
18 E. Wilson St. 60510
312/879-5200 Tr$2 Mil
Hd: Marilyn K. Anderson, VP&TO
TrOpers: Sandy Swanson

THE FIRST NATIONAL BANK OF BATAVIA
155 W. Wilson St. 60510
312/879-2600 Tr$4.1 Mil
Hd,TrInv: Robert J. Madjak, Pres&TO
PersTr,TrOpers,Nb,TDP: Elaine Sampson

Beardstown

FIRST NATIONAL BANK
P.O. Box 260 62618
217/323-4105 Tr$6 Mil
Hd: Muriel Paul, VP&TO
Randal R. Reichert, ExecVP&TO

Belleville

BANK OF BELLEVILLE
4800 West Main St. 62223
618/234-3014 Tr$41 Mil
Hd: Quinten E. Spivey, SrVP&TO
Robert G. Cady, VP&TO

BANKERS TRUST CO.
6400 W. Main 62223
618/397-6400 Tr$15 Mil
Hd: Edward S. Bott, Pres&TO
TrOpers,Nb,TDP: Rosemarie Brown
Terri Schieffer

BELLEVILLE NATIONAL BANK
P.O. Box 367 62222
618/233-6600 Tr/o$40 Mil
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TrInv: Brett Wm. Nelson
PersTr,Prob: Catherine A. Rubin, TO
TrOpers: Mary Lou Berg

FIRST NATIONAL BANK
P.O. Box 523 62220
618/234-0020 Tr$50 Mil
Hd: Lowell G. Burger, VP&TO
PersTr: Ralph E. Green, VP
TrInv,TrOpers,Nb: Everett W. Kassing, VP
EmplBen: Larry E. Koestner, VP
Nb: Anabel C. Selby

ILLINOIS STATE TRUST CO.
222 E. Main St. 62220
618/233-2120 Tr$148 Mil
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Cletus A. Jung, SrVP&TO
TrInv,ComTrF: Lewis G. Laughlin, ExecVP
EmplBen: Larry Koestner, VP&TO
TrOpers,TDP: Everett W. Kassing, SrVP&TO
Nb: Anabel C. Selby

Belvidere

BELVIDERE NATIONAL BANK & TRUST CO.
530 S. State St. 61008
815/544-2400 Tr$28 Mil
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PersTr,Nb: Edith Watts, VP&AsstTO
TrOpers,TDP: Darlene Bicksler

Bement

STATE BANK OF BEMENT
P.O. Box 142 61813
217/678-2321
Hd: George H. Wilkinson, Chm&AsstTO
F. M. Lonnon, Pres&AsstTO
P. J. Challand, TO

Bethany

SCOTT STATE BANK
P.O. Box 245 61914
217/665-3334 Tr$5 Mil
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EmplBen,TrOpers: Eileen J. Marshall, AsstTO
Nb: Sam Scott, Pres&AsstTO

Bloomington

AMERICAN STATE BANK OF BLOOMINGTON
211 N. Main St. 61701
309/827-6221 Tr$25 Mil
Hd: David E. Sullivan, VP&TO

CORN BELT BANK
P.O. Box 1286 61701
309/829-6353 Tr$40 Mil
Hd: Rodger K. Jenkins, VP&TO

IAA TRUST COMPANY
1701 Towanda Ave. 61701
309/557-3241 Tr$1.8 Bil
Hd,TrInv: Gary E. Mede, ExecVP
PersTr,CorpTr: Richard Miller
ComTrF: Steven Miller, IO
Wayne Brown, IO
EmplBen,Nb: David Tipsword, AsstTO

McLEAN COUNTY BANK
Towanda at Empire 61701
309/663-1311 Tr$10 Mil
Hd,TrOpers,PersTr,TrInv: Wanda J. Gibson, VP&TO
TrOpers, Nb: David R. Crow, AsstTO
Gerald Kerber, FM & AsstVP

NATIONAL BANK OF BLOOMINGTON
P.O. Box 128 61701
309/829-1091 Tr$100 Mil
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PersTr: David W. Wilson, VP&TO
EmplBen: Gerald A. Lienhart, VP&TO
TrOpers: Monica Rondone, TO
TrInv: Diane Nafziger, TrInvO
Grant W. Basting, TO

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120 N. Center St. 61701
309/828-5211 Tr$125 Mil
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TrInv,ComTrF,EmplBen: Bruce Finks, TrInvO
TrOpers: Harriet L. Gosnell, AsstVP&TO
EmplBen: Paul Miller, AsstTO
Nb: Gregory M. Colby, AsstVP&TO

Blue Island

FIRST NATIONAL BANK OF BLUE ISLAND
13057 S. Western Ave. 60406
312/385-2200 Tr$15 Mil
Hd: William H. Thomson, VP&TO

HERITAGE COUNTY BANK & TRUST CO.
12015 S. Western Ave. 60406
312/385-2900 Tr$4 Mil
Hd: Darlene Donahue, TO

Bourbonnais

BANK OF BOURBONNAIS
One Heritage Plaza 60914
815/933-0570
Hd: Harley G. Davis
LandTr: V. C. Amiano

Bushnell

FARMERS & MERCHANTS STATE BANK
P.O. Box 149 61422
309/772-2171 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Carol M. Fornander, VP&TO
PersTr: Michael G. Steelman
TrOpers: J. Thurman
CorpTr: H. McElvain
TrInv: J. C. Walton
Farm&REMgmt: Steve Farr

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Calumet City

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1701 River Oaks Dr.
P.O. Box 1189 60409
312/868-1414 Tr/o$6 Mil
Hd: Douglas C. Maxeiner

Canton

CANTON STATE BANK
P.O. Box 280 61520
309/647-5380 Tr$4.3 Mil
Hd: E. T. McGowan, VP&TO

COMMUNITY BANK & TRUST CO.
245 N. Main St. 61520
309/647-4771 Tr$4 Mil
Hd: Clayton S. Apt, TO

THE NATIONAL BANK OF CANTON
100 West Elm 61520
309/647-5000 Tr$8 Mil
Hd: Randall T. Rimington, VP&TO
Harold L. Wilson, ExecVP&AsstTO

Carbondale

FIRST NATIONAL BANK & TRUST CO.
509 South University Avenue
P.O. Box 2227 62901
618/457-3381 Tr/o$7 Mil
Hd: Marjune Fletcher, VP&TO

MIDAMERICA BANK AND TRUST COMPANY OF CARBONDALE
Illinois & Main St. 62901
618/529-2700
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PersTr: Thomas C. Wangelin, SrVP&TO
TrInv: Clark G. Davis, SrVP&TrInvO
EmplBen: Gerald R. Gradeon, SrVP&PenTO
TrOpers,Nb: Robert M. Yoffie, VP&TO

Carlinville

CARLINVILLE NATIONAL BANK
P.O. Box 450 62626
217/854-3129 Tr$10 Mil
Hd: Charles H. Ashworth, Pres&TO

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 495 62626
217/854-3151 Tr$2.5 Mil
Hd,Nb: Don B. Denby, Jr., Pres&TO
Doris Gagnor, TO&AsstCsh

Carmi

THE NATIONAL BANK
116 West Main St. 62821
Tr$1 Mil
Hd: Richard Roser, VP&TO
Dee Bratton, AsstTO

WHITE COUNTY BANK
P.O. Box 375 62821
618/382-4115 Tr/u$1 Mil
Hd: George H. Schanzle, Pres
Beverly J. Walker, TO

Carthage

MARINE TRUST CO.
P.O. Box 190 62321
217/357-3151 Tr$5 Mil
Hd: R. D. Sharpe, Pres&TO

ILLINOIS (Cont'd)

Casey

THE BANK OF CASEY
101 W. Alabama, P.O. Box 98 62420
217/932-4021 Tr$2.9 Mil
Hd: Robert E. Seed, TO
Joy E. Hicks, AsstTO

Centralia

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 509 62801
618/533-2711 Tr$33 Mil
Hd,TrInv: C. M. Bouas, ExecVP&TO
EmplBen,TrOpers: R. Emery, AsstTO
PersTr: Patricia H. Baldwin, TO

OLD NATIONAL BANK
235 N. Elm St. 62801
618/533-7113 Tr$30 Mil
Hd: Gary L. Nelson, SrVP&TO
Kevin Jones, AsstTO

Cerro Gordo

THE AMERICAN BANK
P.O. Box 428 61818
217/763-2741
Hd: William B. Cannon, Pres&TO
Betty R. Shombaugh, SrVP

Champaign

AMERICAN NATIONAL BANK
County Fair Shopping Center 61820
217/351-1611 Tr$3 Mil
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TrOpers: Nancy Burge

BANK OF ILLINOIS IN CHAMPAIGN
100 W. University 61820
217/351-6591 Tr$21 Mil
Hd: Don J. Hermann
TrAdm: Betty J. Justice

CHAMPAIGN NATIONAL BANK
P.O. Box [illegible]50 61820
217/351-27[illegible] Tr$110 Mil
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PersTr: R. Thomas Heinhorst
Sandra Moore
Fran DeMaris
Rhea Lawrence
TrInv: Thomas B. Bryan
EmplBen: Minta M. Konradt
TrOpers: Beverly A. Curtis
HdFmDept: Duane Strunk
Fm: Harley W. Hicks, Jr., VP&FM
Fm: Gerald L. Brooker, FM

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P.O. Box 798 61820
217/352-0561 Tr$4.3 Mil
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Bradley Hatfield, AsstTO
TrOpers: Becky M. Goddard, TrAdm

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30 Main St. 61820
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PersTr,EmplBen,Est: Scott MacAdam, TO
Nb: Daniel Eaton, VP&TO
PersTr,Farm: William Dieker, VP&FM
ComTrF,TrInv: Wm. T. Johnson, TO
TrOpers: Jean E. Gardner, TOpO
Farm: Jeff G. Cunningham, FM

Charleston

CHARLESTON NATIONAL BANK
P.O. Box 130 61920
217/345-2101 Tr$26 Mil
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EmplBen: Rebecca Baker, AsstTO
FmMgt: Keith Hoskins, AsstVP
Ron Pierce, AsstFM
TrOpers: Pat Chesser

Chatsworth

CITIZENS BANK
P.O. Box 877 61921
815/635-3134 Tr$.5 Mil
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James E. Rebholz, ExecVP&TO
ComTrF: Priscilla Agner, AsstTO
William J. Krones, AsstTO

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TrInv: Carmen P. Michelotti, VP&TO
TrOpers: Christopher Ward, AsstVP
LandTr: Katherine Blumenthal, AsstVP

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CorpTr: Richard Y. Guthrie, SrVP
InvMgtGp: John R. Tilton, SrVP
InvSvcsGp: Thomas P. Michaels, VP
TrOpers: Charles D. Glendenin, VP
Nb: Robert C. Cellini, VP&TrCoun

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312/641-3636
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SrInvMgr,EqTrF: William F. Guth
Prob: Earl H. Nagel, II, TO
EmplBen,Nb: William J. Feehan, VP
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TrOpers: Anne Klein
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PersTr: Barry E. Sloat, TO
TrInv,TrOpers: Richard T. Topps, AsstVP&TO

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TrInv: Charles G. Rammelt, VP
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EmplBen: Robert K. Krogman, VP
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TrOpers: Quentin L. Hardisty, AsstVP
TDP: Jack Carroll, TO

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Land Trust Department
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312/283-3700, Ext. 260
Hd: Barbara A. Bernardini, TO

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5340 N. Clark St. 60640

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CorpSvcs,Nb: James J. Nemec, SrVP
EmplBen: Raymond O. Wicklander, Jr., VP
TrOpers: William H. Minihan, Jr., VP
NbPersSvcs: M. James Termondt, VP

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PersTr,CorpTr,TrInv: Alex M. Vercillo, VP&TO

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312/465-2500 Tr/u$6 Mil
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PersTr: Joseph H. Martin, AsstVP&TO
CorpTr: Roseann Cannariato, TO
TrOpers: Marita Ryan, TOpMgr
TDP: Carol Caulfield
Olivia Dudeck

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312/581-1000
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John T. Madigan, Pres

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312/792-0440
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EmplBenInstFI: Willard R. Phillips, Jr., SrVP
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PersTr: Mary E. Pepera, AsstVP,TO&AsstMgr
Prob,LandTr: Malcolm Campbell, TO
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312/939-3900
Hd: Joseph P. Gaffigan, Pres

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312/487-3700 Tr/u$1 Mil
Jacqueline D. Atkins, Esq., TO
Georgann D. Manning, VP&AsstTO

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5301 West Lawrence Ave. 60630
312/777-4433
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LandTr: Judith Macior, AsstTO

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TrOpers: Bradford H. Hedrick, AsstVP
Nb,PersTr: Peter R. Frye, VP

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R. M. Skowronski, TO
TrInv: Michael B. Westberg, SrVP&IO
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5 N. Lincoln 60521
312/579-4426 Tr$100 Mil
Hd: George H. Starmann, III, SrVP&TO
Lee Seyfert, AsstVP

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Hd: William J. Murphy
TrOpers: Cynthia K. Tibstra, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr/o$3 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Connie Fenwick, AsstTO&TOpMgr

Itasca

ITASCA BANK & TRUST
308 Irving Park Rd. 60143
312/773-0350 Tr$7.5 Mil
Hd: Jack E. Mensching
TrCoun: Jules V. Meyering

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr$85 Mil
Hd,TrInv: Charles D. Ransdell, VP
PerTr,CorpTr: Jane E. Doyle, TO
EmplBen,TrOpers,Nb: C Matthew A. Smith, AsstVP&TO
Farm,TDP: Douglas J. Thompson, AsstVP&FM
Allan Worrell, FM
Kristine Boes, TrAsst

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$39 Mil
Hd: Robert E. Linde, VP&TO
Farm: James A. Middendorf, FM&AsstTO
TrInv: Richard R. Hudson, TO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 South State St. 62052
618/498-2151 Tr$6 Mil
Hd: Donald D. Durbin, TO
EmplBen: Sonja Shaw, AsstTO

Joliet

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
Jeri Madison, AsstTO
Mary Ann Wurtzberger, TO

LOUIS JOLIET BANK & TRUST CO.
1812 W. Jefferson St. 60436
815/725-5111 Tr$12 Mil
Hd: John P. Sternisha, VP&TO
Robert L. Porter, Pres&TO
Carole S. Carter, AsstTO

NATIONAL BANK OF JOLIET
121 N. Chicago St. 60431
815/723-0683 Tr$11.5 Mil
Hd: Michael D. Wimberly, VP&TO
TrOpers: Karen Rodriguez

UNION NATIONAL BANK & TRUST CO. OF JOLIET
50 W. Jefferson 60431
815/727-5222 Tr$140 Mil
Hd,TrInv: Paul E. Gantzert, VP&SrTO
PersTr,EmplBen: H. Dale Hartman, VP&TO
PersTr,LandTr: Judith M. Holmes, TO
PersTr: Ronald J. Erjavec, VP&TO
TrOpers: Diane C. Rolf, TO

Jonesboro

FIRST NATIONAL BANK
Public Square 62952
618/833-5613 Tr/u$1 Mil
Hd: Tirzah Tweedy

Kankakee

CITY NATIONAL BANK
189 E. Court St. 60901
815/937-3687 Tr$65 Mil
Hd: Mark F. Polzin, SrVP&SrTO
Mgr,Nb,EstAdmin: R. B. LaBeau, AsstVP&TO
TrOpers: J. J. Mitchell, TOpMgr
PersTr: D. C. Mitchell, AsstTO
TrInv,ComTrF: C. D. Lindokken, AsstVP&IO
EmplBen,CorpTr: Michael T. Regas, TrAdm
AgrMgr: G. A. Kendle, AsstVP

FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
815/935-7000
Hd: Donald V. McCann

FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr Np
Hd: Peter J. Porter, VP&TO
PersTr: Patrick B. McCullough, TO
TrOpers: Steve Ortman, TO
J. R. Tate, FM
Steven Wirth, FM
Billy Treece, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Michael O. Kern, Pres&TO

Kempton

KEMPTON STATE BANK & TRUST
60946
815/253-6271 Tr/u$1 Mil
Hd: David D. Travis, Pres&TO

La Grange

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$17 Mil
Hd,PersTr,CorpTr: Joachim J. Brown, VP&TO
PersTr,TrOpers: Cynthia T. Sikora, TOpO

LA GRANGE BANK & TRUST COMPANY
14 S. La Grange Rd. 60525
312/579-4455 Tr$100 Mil
(Trust Office in Hinsdale)
Hd: George H. Starmann, III, SrVP&TO
H. Susan Jones, VP
Irene O'Connor, VP
George Norton, VP
Edwin E. J. Mraz, VP
James de Vou, AsstVP
Judith French, TO
Judy Lane, TO

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Marjorie Utz, AsstTO
Charles D. Faletti, AsstTO

LA SALLE STATE BANK
P.O. Box 462 61301
815/223-8800 Tr$4.4 Mil
Hd: E. J. Stuppy, TO
D. Lawler, AsstTO&VP

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FIRST NATIONAL BANK
265 E. Deerpath 60045
312/234-5100 Tr$150 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, TrInvO
TrOpers: Donald Barnes, TOpO
TrTax: Richard Ferris, AsstVP&TO
EmplBen: Gerald Hoffman, TO
EstAdmin: John M. Hakes, VP
PersTr: Ronald Eich, AsstVP
Ronald Hoaglund, TO
Mary Ann Hartwick, TO
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO

Lansing

BANK OF LANSING
3115 Ridge Road 60438
312/474-6161 Tr$4.5 Mil
Hd: Gary J. Irwin, TO

FIRST NATIONAL BANK
Ridge Road at Roy St. 60438
312/474-1300 Tr$22.5 Mil
Hd: Thomas C. Cornwell, VP&TO

Lawrenceville

LAWRENCEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 597 62439
618/943-3336
Hd: James E. Oberts, Pres&TO
TrOpers: Barbara J. Boyer, AsstTO

Lebanon

MIDAMERICA BANK & TRUST CO. OF LEBANON
P.O. Box 127 62254
618/537-4428
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, Jr., SrVP&TO
TrInv: Clark G. Davis, SrVP&TrInvO
TrOpers: George W. Wolfslau, Pres-Asst&TO
TrPen,EmplBen: Gerald R. Grodeon, SrVP&TO
Donald A. Healey, VP&IO
Kay D. Null, TO&FinAdm
Robert M. Yoffie, TO&FinConslt

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr/o$1 Mil
Hd: James M. Killian, VP&TO
TrInv: Glenn Kemp, Pres

Lincoln

FIRST NATIONAL BANK IN LINCOLN
303 S. Kickapoo St. 62656
Hd: James H. Orr, VP&TO
James Walden, VP&TO

STATE BANK
508 Broadway 62656
217/735-5551 Tr$9 Mil
Hd: Elton V. Huntington, TO

Litchfield

LITCHFIELD BANK & TRUST CO.
P.O. Box 386 62056
217/324-3935 Tr/o$6 Mil
Hd: Joann H. Anderson, TO
EmplBen: Arnold R. Birkenkamp, Pres&AsstTO
FmMgr: Frank Whitlock, AsstCsh

Lockport

HERITAGE FIRST NATIONAL BANK OF LOCKPORT
814 State Street 60441
815/838-2013
Hd: Victoria D. Lobell, TO
Donna J. Wroblewski, AsstTO

Lombard

STATE BANK OF LOMBARD
(Land Trusts Only)
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Frank P. Novel, Pres&TO

WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$15 Mil
Hd: Michael V. LoCicero, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&AsstTO

Lyons

BANK OF LYONS
8601 W. Ogeden Ave. 60534
312/447-5600
Hd: Donald S. Forst, TO

Macomb

CITIZENS NATIONAL BANK
127 S. Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,DisBrkg: Lyle L. Dake, VP&TO,CFC
PersTr,: Gary Reed, TrAdm
TrOpers: Alice Thorman, AsstTO
Farm: C. C. Spencer, VP&FM
Nancy Dobey, AsstCsh

UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$15 Mil
Hd,PersTr,EmplBen,TrOpers: Herbert L. Strong, VP&TO
CorpTr,TrInv,Nb: Victor J. Henson, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3289
Hd: E. A. P. Hutchison, Pres&TO
TrOpers: Louise N. Luhtala, VP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: C. P. Ackman, VP&TO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres&TO
Norma Milton, AsstCsh&AsstTO

FIRST NATIONAL BANK
215 N. Michigan Ave. 62441
217/826-6311 Tr$1 Mil
Hd: Wayne Evans, TO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: D. T. Macey
B. R. Calvert, AsstTO
D. R. Romines, AsstTO

Mascoutah

FIRST NATIONAL BANK
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
TDP: Michael Karnes, AsstTO

MIDAMERICA BANK & TRUST CO. OF MASCOUTAH
9 E. Main St. 62258
618/566-2131
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, VP&TO
TrInv: Clark G. Davis, SrVP&TO
Nb: G. W. Wolfslau, TO&FinConslt
Pens: Gerald R. Grodeon, SrVP&TO
Kay D. Null, TO&FinAdm
Robert Yoffie, TO&FinConslt

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 685 61938
217/234-6434 Tr$31 Mil
Hd: Malcolm F. O'Neill, VP&TO
CorpTr,TrOpers: Ralph L. Ingram, AsstTO
ComTrF: Debbie Hilligoss, Sec
Farm: Steven L. Johns, FM
Brenda Hedricks, Sec

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 562 61938
217/234-7454 Tr$56 Mil
Hd: Clark W. Brogan, VP&SrTO
EmplBen: Dan R. Cunningham

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$5 Mil
Hd: Nancy K. Kelley, Pres&TO

Mazon

MAZON STATE BANK
North & Depot Sts. 60444
815/448-2102 Tr$1.5 Mil
Hd: Robert W. Breisch, TO
TrOpers: Leonora Walker, AsstTO

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$25 Mil
Hd: Robert B. Schneider, VP&TO
TrOpers: Eloise Benes, AsstTO
EmplBen: Gerald L. Helt, AsstTO

Melrose Park

MELROSE PARK NATIONAL BANK
17th Ave. & Lake St. 60160
312/681-8600 Tr$15 Mil
Hd: Barbara J. Karg, VP&TO
TrOpers,TDP: Joanne M. Pievitz, AsstVP&TO

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Harold Hitchins, Pres
TrOpers: Mary Sterchi, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$6 Mil
Hd: R. W. Dempster, Pres&TO
Verona Whitmore, VP&TO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

THE NATIONAL STATE BANK
401 Ferry St.
P.O. Box 529 62960
618/524-9316 Tr/u$2 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK
36 East Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: James Cross, ExecVP
ComTrF,TrOpers: Dennis Neal, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Woodrow Baltz, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK
P.O. Box 155 61760
309/432-2552 Tr$4 Mil
Hd,PersTr: Donald Henegar, TO&Csh
Steven O. Riley, VP&AsstTO

Moline

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$77 Mil
Hd,EmplBen,Nb: Joseph Van Hooreweghe, VP&TO
PersTr,CorpTr,TrInv,ComTrF: D. C. Van DeWiele, VP&TO
TrInv,ComTrF,EmplBen,Nb: Bryant Goodall, TrInvO
TrOpers: L. D. Dellitt, TOpO&AsstCsh
Nixola A. Barnes, AsstTOpO

MOLINE NATIONAL BANK
506 15th St. 61265
309/797-7600 Tr$414 Mil
Hd,PersTr,Nb: Gerald W. Saunders, SrVP&TO
TrInv,EmplBen,PersTr: Frank Budinscak, VP&TrInvO
TrInv,Nb,PersTr: John D. Martin, VP&TrInvO
TrInv,ComTrF,PersTr: John H. McCraney, VP&TrInvO
GTO,Est: Terry Finley, VP&TO
RE,GTO,PersTr: Dennis Norling, VP&TO
TrOpers: Charles A. Peterson, AsstVP&TO
Admin,PersTr: Dorris Adams, AsstVP&TO
Admin: Thomas Gayan, TO
Admin: Mary Watkins, TO
PersTr,Adm: Carol Peterson, TO

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Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: Harry L. Heninger, VP&TO

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$15 Mil
Hd: Frederick H. Stanton, TO

Monticello

FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr/u$1 Mil
Linda J. Ayers, TO

NATIONAL BANK OF MONTICELLO
P.O. Box 391 61856
217/762-2111 Tr$13 Mil
Hd,Nb: J. D. Gard, TO
William E. Max, AsstTO
Barbara J. Lawrence, TrAsst

Morris

THE FIRST NATIONAL BANK OF MORRIS
P.O. Box 590 60450
815/942-0121 Tr$8 Mil
Hd: Edward W. Bozett, VP&TO
TrOpers: Sharon Mickelson, AsstTO

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60405
815/942-0130 Tr$12 Mil
Hd: James H. Tannenbaum, VP&TO

Mt. Carmel

BANK OF MT. CARMEL
P.O. Box 33 62863
618/263-3833
Hd: Gene Guisewite, Pres&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$10 Mil
Hd: James P. Dawson, TO

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr$2 Mil
Hd: Helen Borneman, TO
Glenn Bevington, AsstTO

Mt. Prospect

FIRST NATIONAL BANK OF MT. PROSPECT
Land Trusts
P.O. Box 319 60056
312/392-1600
Harold R. Pehlke, Pres&TO
Elizabeth C. Schlaver, AsstVP&TO

MT. PROSPECT STATE BANK
P.O. Box 279 60056
312/398-4131 Tr$40 Mil
Hd: Peter D. Walter, VP&TO
TrAdmin: Paul M. Greene, TO

Mt. Vernon

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$10 Mil
Hd: David E. Busby, SrVP&TO
Darla Wilks, AsstTO

SECURITY BANK & TRUST CO.
119 N. Main and Ninth Sts. 62864
618/242-4000 Tr$14.5 Mil
Hd: Douglas G. Small, TO
James B. Kelley, AsstTO

Murphysboro

THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 · Tr$4.4 Mil
Hd: Gary T. Miller, TO
Arlene Brown, AsstTO

FIRST BANK & TRUST CO. OF MURPHYSBORO
P.O. Drawer 219 62966
618/687-1711 Tr$1.5 Mil
Hd: Barbara J. Doherty, TO
TrOpers: Linda L. Holmes, AsstTO

Naperville

BANK OF NAPERVILLE
503 N. Washington St. 60566
312/420-3512
Hd: G. K. Pilkenton, VP&TO

NAPERVILLE NATIONAL BANK & TRUST CO.
P.O. Box 210 60566
312/355-8800 Tr/o$15 Mil
Hd: Richard F. Condon, SrVP&TO
Marilyn Capelli, VP&AsstTO
TrOpers: Ann S. Boecker, TrAdmO
Elizabeth A. Sperry, TOpO

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P.O. Box 8 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 West Maple Street 60451
815/485-7500 Tr$1.7 Mil
PersTr,ComTrF,TrOpers: Jo Ann Gleason
TrInv,Nb: Gary Orler

Newton

FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Niles

DEMPSTER PLAZA STATE BANK
8720 Dempster St. 60648
312/298-3300
LandTr: Margaret L. Urban, TO

Normal

FIRST NATIONAL BANK OF NORMAL
210 Broadway 61761
309/452-1171 Tr/o$9 Mil
Hd,PersTr,CorpTr: Melvin D. Schultz, VP&TO
Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

Northbrook

NORTHBROOK TRUST & SAVINGS BANK
1200 Shermer Rd. 60062
312/272-2000 Tr$10 Mil
John R. Gunnarson, VP&TO

Oak Brook

OAK BROOK BANK
2021 Spring Road 60521
312/654-1050 Tr$15 Mil
Hd: Jan Lorenz, TO
Linda Matuszewski, TO
Glen Krietsch, AsstTO

Oak Park

AVENUE BANK & TRUST CO. OF OAK PARK
104 N. Oak Park Ave. 60301
312/383-5400 Tr$43 Mil
Hd: Frank J. Roth, SrVP&TO
William E. Tierney, TO
Susan L. Stupar, TO
Maureen Kuhny, AdmAsst

OAK PARK TRUST & SAVINGS BANK
Village Mall Plaza 60301
312/383-1000 Tr$185 Mil
Hd,Nb: J. Terence Gallagher, SrVP&TO
TrInv,ComTrF: Frederick L. Hennings, VP
PersTr,Prob: Terry G. Beaudry, VP&TO
EmplBen,CorpTr: Jill Lynn Vihtelic, TO
TrOpers: Mrs. Patricia C. Jepsen, AsstVP&TO

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
312/848-6700 Tr$20 Mil
Hd: Christopher R. Joyce, SrVP&TO
PersTr,TrOpers: Ramona Zavattaro, AsstTO
LandTr: Rae Matthieu, TO

Oakbrook Terrace

CONTINENTAL BANK OF OAKBROOK TERRACE
(Land Trust Only)
17 W. 695 Roosevelt Rd. 60181
312/495-3100
Anthony T. Catalano, VP&AsstTO

O'Fallon

FIRST BANK & TRUST COMPANY OF O'FALLON
200 South Lincoln Ave. 62269
618/632-3664 Tr$2 Mil
Hd: Helen Nichols, SrVP&TO
Donna Kloustermeyer, AsstTO
TrCommittee: Irma Meckfessel, VP
John K. Rohleder, ChmBd
Mike Jackson, VP

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr$1 Mil
Hd: James L. Myers, Pres&SrTO
Carolyn J. Sadler, VP&TO

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$2 Mil
Hd,PersTr,CorpTr: Fred Newton, Jr., SrVP&TO

OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr$10 Mil
Hd: Lawrence J. Weber, Pres&TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 41 & 66 Tr$15 Mil
Hd: George J. Spiros, VP&TO
Antoinette C. Watson, AsstTO
Donald J. Harris, AsstVP&AsstTO

Palatine

FIRST BANK & TRUST CO.
35 N. Brockway 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr: Gloria Richiardi, AsstTO
CorpTr: James A. Drysdale, AsstTO
TrOpers: Ann Tylman, AsstTO

PALATINE NATIONAL BANK
P.O. Box 39 60067
312/359-1070 Tr$25 Mil
Hd: Colleen K. Hubler, TO

Palestine

FARMERS STATE BANK
62451
618/586-5201 Tr/u$1 Mil
Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, VP&TO

Palos Heights

PALOS BANK & TRUST CO.
12600 South Harlem Ave. 60463
312/448-9100 Tr$1.8 Mil
Hd: Jody Lowenthaly, AsstTO
TrDept: Jeffrey C. Scheiner, AsstTO
TrOpers: Toni Bauman, TrMgr

Paris

CITIZENS NATIONAL BANK
110 W. Court St. 61944
217/465-7641 Tr/o$25 Mil
Hd: W. L. Milbourn, Pres&TO
PersTr,TrInv,TrOpers,Nb: Barry T. Denny, VP&TO

EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

CITIZENS BANK & TRUST CO.
1 South Northwest Hwy. 60068
312/399-4100 Tr$145 Mil
Hd: Stephen M. Totton, VP&TO
PersTr: Jerry Anderton, AsstVP
TrInv: Merton E. Sarvay, VP&TrInvO
EmplBen: Nina Hultman, TO
TrOpers: Catherine McCarthy, TO
Nb: John E. O'Loughlin, TO

FIRST STATE BANK & TRUST CO. OF PARK RIDGE
(Land Trust Only)
P.O. Box 718 60068
312/692-4114
Hd: Eugene T. Carter, Pres
LandTr,TrOpers,Nb: Tom Olen, AsstTO
Robert Chodill, AsstTO

Pecatonica

BANK OF PECATONICA
P.O. Box 430 61063
815/239-1131 Tr$1.3 Mil
Hd: L. E. McKee, TO
PersTr: Berry Loveall, AsstTO
Erin Steinharser, AsstTO

Pekin

FIRST NATIONAL BANK & TRUST CO.
111 N. 6th St. 61554
309/347-7781 Tr$14 Mil
Hd: Alice M. Hudson, VP&TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr$40 Mil
Hd,TrInv,EmplBen: F. Michael Schaefer, VP&TO
Prob,PersTr: James A. Ligon, TO
James W. Beamish, TrAdm

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5000 Tr$521 Mil
Hd: Bruce F. Snyder, SrVP
PersTr: Hayne Ellis, III, VP
PersTr: David H. Welch, VP
Prob: Howard P. Gallatin, VP
TrInv: Ted T. Dahl, VP
ComTrF,EmplBen,Nb: Douglas S. Stewart, VP
TrOpers: James H. Hawkins, VP
Tax: Martha L. Snyder, TrTaxO

FIRST NATIONAL BANK OF PEORIA
P.O. Box 809 61601
309/676-1311 Tr$206 Mil
Hd: Wayne W. Ayers, VP&SrTO
PersTr: Richard D. Miller, AsstVP
TrInv,ComTrF: August Gureno, AsstVP
EmplBen: Bernard R. Filzen, AsstVP
TrOpers: Julia A. Anderson, TO

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$180 Mil
Hd: Dale L. Sielaff, SrVP&SrTO
PersTr: Richard E. Firebaugh, AsstVP&TO
CorpTr: Lynn M. Diveley, AsstTO
Prob: Betty L. Meyers, TO
TrInv: Stephen C. Johnson, VP&TrInvO
Taxes,Plng: Margaret A. Mistic, AsstVP&TO
EmplBen: Lee O. Hubbard, AsstTO
TrOpers: Pamela J. Giger, TO

THE NORTHWEST COMMUNITY BANK OF PEORIA
P.O. Box 3678 61614
309/686-6133 Tr/u$1 Mil
Hd: John P. Dailey, Pres&TO

SOUTH SIDE TRUST & SAVINGS BANK
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BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$12 Mil
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Myron L. Otto, VP&TO
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PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$22 Mil
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Richard Hiatt, VP&TO
Marcia E. Cox, AsstTO
Farm: John Perring, SrVP&FM
Don Lambert, AsstFM

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CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$29 Mil
Hd: Peter F. Toft, VP&TO
TrInv: Mildred A. Eckstrom, AsstTO
TrOpers: Wanda Nelson, AsstTO

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$13.2 Mil
Hd: Perry E. Fishel, SrVP&TO
TrOpers: Thelma Beall, AsstVP

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Audrey K. Viar, AsstTO

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Hd: Steve Akers, AsstVP

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BANK OF RANTOUL
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Jan Evans, AsstTO

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David Musgrave, Pres&TO
Donald Winterrowd, SrVP&TO

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815/562-5571 Tr$2 Mil
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ROCK FALLS NATIONAL BANK
P.O. Box 351 61071
815/625-0520
Hd: Alan Connelly

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FIRST NATIONAL BANK
Second Ave. & 17th St. 61201
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PersTr,EmplBen,Est: G. D. Vanderflugt, VP&TO
J. M. Miller, TO
PersTr,EmplBen,Est,Nb: A. B. Sheets, TO
TrOpers,PersTr: K. S. Speck, TO

THE ROCK ISLAND BANK
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TrInv: John E. Miller, Pres

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PersTr: Gino Orazi, AsstTO
CorpTr,Tax: Lois Barton, AsstTO
TrInv: John Seidl, SrTrInvO
ComTrF: Robert J. Meuleman, SrVPFI
Admin: Joy R. Maddox, VP&TO
Admin&RE: Lillie L. Rude, TO
TrOpers: Shirley Faerber, TO

CITY NATIONAL BANK & TRUST CO.
1100 Broadway, P.O. Box 1628 61110
815/968-3761 Tr$43 Mil
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TrInv,ComTrF: Richard L. Johannsen, VP&IO
EmplBen: Marcia L. Mueller, TO
TrOpers: Marion Matre, OpersSupv

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/962-3771 Tr$200 Mil
Hd: Kenneth J. Roeh, ExecVP&TO
PersTr: Andrew C. Drendel, VP
TrInv: Robert D. Eversman, VP
EmplBen: William Roland, Jr., AsstVP
TrOpers: Douglas Burmeister, TOpO

ILLINOIS NATIONAL BANK & TRUST CO.
228 S. Main St. 61101
815/963-3431 Tr$410 Mil
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PersTr: David R. Bond, VP&TO
Elizabeth C. Rainwater, AsstTO
Mary D. Miley, AsstTO
Patricia N. Fong, AsstTO
TrInv: Darrell Thompson, VP&IO
Robert L. Heiden, AsstIO
EmplBen: Thomas Scoville, VP&Sec

UNITED BANK OF ILLINOIS,N.A.
United Center, 120 West State St.
P.O. Box 464 61105
815/987-2110 Tr/o$105 Mil
Hd: Duane E. Lee, II, SrVP&TO
PersTr,CorpTr: Carolyn M. Allison, VP&TO
TrInv: Edward M. Rounds, VP&TrInvO
ComTrF: Carol A. Burnell, TrInvO
EmplBen: Carole A. Malmberg, TO
TrOpers: Concetta Schleicher, TOpO
Nb: Lynnette C. Zitzke, TO
LandTr: Sue Kukla, TrAdm

Roselle

HARRIS BANK ROSELLE
106 East Irving Park Rd. 60172
312/980-2770 Tr/u$10 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, TO

St. Charles

ST. CHARLES NATIONAL BANK
200 W. Main St. 60174
312/584-5500 Tr$4.1 Mil
Hd: Cheryl Fair, VP&TO

STATE BANK OF ST. CHARLES
1 E. Main St. 60174
312/377-4170 Tr$80 Mil
Hd: Carl W. Rudolph, VP&TO
Eleanor Oberst, AsstTO
Robert G. Hoge, AsstTO

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312/882-6404
Dawn S. Enenbach, TO

Shannon

FIRST STATE BANK
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SHELBY COUNTY STATE BANK
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BANK OF SILVIS
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FIRST NATIONAL BANK OF SKOKIE
8001 Lincoln Ave. 60077
312/673-2500 Tr/o$10 Mil
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Florence Petella, AsstVP&TO
TrOpers: Sydney Lenit, TOpSupv

OLD ORCHARD BANK & TRUST CO.
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Hd: Bill Ensing
Mary W. Hopkins, AsstVP&AsstTO

SKOKIE TRUST & SAVINGS BANK
4400 Oakton St. 60076
312/674-4400 Tr/o$1 Mil
Hd: Gregory Beard
PersTr,CorpTr,EmplBen,Nb,TDP: Roseann R. Cannariato
TrOpers: Lisa L. Kilbride

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
P.O. Box 187 60473
312/333-2600 Tr$25 Mil
Hd,PersTr,CorpTr: Jack Dalenberg, VP&TO

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217/544-6481 Tr$11 Mil
Hd: Thomas M. Hofel, TO

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Hd,EmplBen,Nb: Charles N. Hammond, VP&TO
PersTr: Willard Thompson, AsstVP&TO
TrInv,ComTrF: G. E. Gifford, TrInvO
CorpTr,TrOpers: Pat Cook, TOpO
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
217/753-7200 Tr$225 Mil
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CorpTr,PersTr: Marie Grabavoy Neal, TO
TrInv: Ronald J. Krueger, SrTrInvO
EmplBen,TrTx: Leslieann Gallagher, AsstTO

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1155 N. 9th St., P.O. Box 2328 62705
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TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
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TrOpers: Robert L. Fulton, VP&Csh

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TrInv,ComTrF: Stephen Bryan

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401 E. Main St. 61364
815/672-2941, Ext. 213 Tr$10 Mil
PersTr,TrInv,EmplBen,TrOper: Theresa M. Lukach, TO
FmMgmt: Richard Geschwind, TO

UNION NATIONAL BANK
201 E. Main St. 61364
815/673-3333 Tr$15 Mil
Hd: Phillip E. Martin, AsstVP&TO

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FARMERS STATE BANK
Main Street 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
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217/728-4302 Tr$3 Mil
Hd: John W. Hagen, Pres&TO
Jan W. Haegen, ExecVP&AsstTO
Helen Spaugh, AsstTO&AsstCsh
Michael Hagen, AsstTO&AsstCsh

STATE BANK OF SULLIVAN
P.O. Box 253 61951
217/728-4311 Tr$1 Mil
Hd: Gerald G. Gordy, TO

Sycamore

FARMERS & MERCHANTS BANK
124 South Main St. 60178
815/895-9121
Hd: R. Duane Munter, Pres
Harry J. Best, VP

NATIONAL BANK & TRUST CO.
230 W. State St. 60178
815/892-2125 Tr$92 Mil
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PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&Mgr
PropMgmt: James M. Kirby, AsstVP&Sec
EmplBen: Sharon Z. Fesler, TrTxO&AsstSec
TrOpers: Janice C. Taylor

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr$100 Mil
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Nb: Bonnie Bruns, AsstTO

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17500 South Oak Park Ave. 60477
312/532-8000 Tr$11 Mil
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THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.1 Mil
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THE FIRST NATIONAL BANK
37 Main St. 61371
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Hd: Conrad Hanley

Tuscola

FIRST NATIONAL BANK & TRUST CO.
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217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$1.5 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOpers: Lloyd A. Murphy, VP&AsstTO

Urbana

BUSEY FIRST NATIONAL BANK
P.O. Box 489 61801
217/384-4591 Tr$25 Mil
Hd,TrInv,EmplBen,Nb: Eugene Grandone, VP&TO
RE,Nb: Jesse M. Dowell, AsstVP&FM
PersTr,Agcy: Trent Shepard, TO
TrOpers: Greg Fink

CHAMPAIGN COUNTY BANK & TRUST CO.
P.O. Box 549 61801
217/384-3254 Tr$60 Mil
Hd,Nb: Warren E. Burgard, SrVP&SrTO
TrInv: Glen C. Paine, SrVP&TO
PersTr,TrOpers: Michael Murphy, TO
EmplBen: Alan Mullaney, TO
Est: Elizabeth B. Czys, TO
Farm: Tom Wiggins, FM

Vandalia

FARMERS & MERCHANTS BANK
P.O. Box 130 62471
618/283-2211 Tr$1.25 Mil
Hd: Ann Goodin

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$6 Mil
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Villa Park

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$10 Mil
Robert Johanson, Pres&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 266 62690
217/965-5496 Tr/u$1 Mil
Hd: Greg Toppmeyer, ExecVP&TO

STATE BANK OF VIRDEN
103 S. Springfield 62690
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Willis Willoughby, ExecVP
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PETEFISH, SKILES & CO.
P.O. Box 9 62691
217/452-3041 Tr$6 Mil
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CITIZENS BANK & TRUST CO.
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HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr$2 Mil
Hd: Gary E. Beeler, VP&TO

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WATSEKA FIRST NATIONAL BANK
216 South Fourth St.
P.O. Box 447 60970
815/432-3977 Tr/o$8 Mil
Hd: Thomas Poskin
Norman Schultz
Debbie Gudeman

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WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 West Liberty St. 60084
312/526-6604 Tr$2 Mil
Hd: Lynn Brettner, VP&TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
312/623-9000 Tr$13.7 Mil
Hd,PersTr: David B. DeSalvo, VP&TO
CorpTr: Alex J. Beresoff, TO
TrInv: Brent J. Emmerick, Pres&TO
TrOpers,TDP: Rosalie Delgado
Nb: Sandra Shinsky, AsstTO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
312/244-6000
Hd: Keith C. Ericksen, VP&TO

FIRST NATIONAL BANK
1 S. Genessee St. 60085
312/623-3800 Tr$1.5 Mil
Hd: Irwin A. Goodman, Pres&TO
Virginia A. Repp, AsstTO

Wellington

WELLINGTON STATE BANK
P.O. Box 114 60973
815/984-3130 Tr/u$1 Mil
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TrOpers,Nb: William Penicook, VP,Csh&AsstTO
W. J. Mellon, VP&AsstTO
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West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
312/231-1800 Tr$.750 Mil
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Elizabeth P. Marecek, VP&TO
TrInv,Nb: John R. Rodelli, ExecVP&TO
Joachim J. Brown, TrCoun

Western Springs

FIRST NATIONAL BANK
4456 Wolf Rd. 60558
312/246-2200 Tr$1 Mil
Hd: William F. O'Meara, Jr., Chm&Pres

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BANK OF WHEATON
211 S. Wheaton Ave. 60187
312/665-0300 Tr$48 Mil
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PersTr,TrInv: Gary C. Crocus, VP&TO

GARY-WHEATON BANK
E. Wesley & Cross Sts. 60187
312/665-2600 Tr$125 Mil
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EmplBen: Barbara J. Skora, AsstVP
PersTr,TrOpers: Jerome M. Avner, AsstVP
TDP: Terry Anderson, Mgr

HAWTHORNE BANK OF WHEATON
1500 N. Main St.
P.O. Box 1058 60187
312/665-0050
Hd: Raymond Myers, VP&TO

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WHEELING TRUST & SAVINGS BANK
350 E. Dundee Rd. 60090
312/537-0020 Tr$10 Mil
Hd: Phyllis Lindstrom
TrOpers: Jane Nagel

Williamsville

WILLIAMSVILLE STATE BANK
P.O. Box 379 62693
217/566-3387
Hd: John M. Jones, Chm&TO

Winnetka

THE FIRST NATIONAL BANK
520 Green Bay Road 60093
312/441-4444 Tr$25 Mil
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PersTr: Chapin Litten, VP
TrOpers: Holly Heap, TrAdm
Anna Gordon, TrAdm
Est: Jennifer Alexander, TrAdm

THE WINNETKA BANK
791 Elm St. 60093
312/441-4100 Tr$9.0 Mil
Hd: Frank H. Stratman, VP&TO

Woodstock

STATE BANK OF WOODSTOCK
101 S. Benton St. 60098
815/338-3131 Tr$16 Mil
Hd: J. F. Fabos, VP&TO

Worth

WORTH BANK & TRUST
6825 W. 111th St. 60482
312/488-6500 Tr$12 Mil
Hd: Linda S. Kirby, TO
Marilyn C. Sajdak, AsstTO

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WYOMING BANK & TRUST CO.
P.O. Box 230 61491
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Dean M. Jackson, Pres
Rodney White, Csh
Virginia Ford, AsstCsh

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ALBION NATIONAL BANK
P.O. Box 5 46701
219/636-2171
Hd: Linda Weber, TO

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ALEXANDRIA BANKING CO.
P.O. Box 147 46001
317/724-4447 Tr/u$1 Mil
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317/724-4453
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E. Nicholas Spreen, TO
Stephen J. Bill, TO

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ANDERSON BANKING CO.
931 Meridian Plaza 46015
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PersTr: James L. Hale, TO
Jane D. Childers, AsstTO
James S. Stuart, TO
TrInv: William J. Kennedy, Jr., TrInvO
EmplBen: Nancy C. Pitt, TO
TrOpers: Marsha Graves, TOpSupv
CITIZENS BANKING CO.
P.O. Box 729 46015
317/646-6605
Hd: Delbert Rich, SrVP&TO
PersTr,CorpTr,TrInv,EmplBen: James F. Cunningham, AsstVP
TrOpers,TDP: M. Eileen Nisewander, AsstTO
FIRST NATIONAL BANK OF MADISON COUNTY
735 Main St.
P.O. Box 351 46016
317/642-4901 Tr$7.5 Mil
(Branch in Elwood)
Hd: P. L. Gregory, VP&SrTO
PersTr,CorpTr,TrInv,EmplBen,TrOpers: Dorothy M. Finney

Arlington

ARLINGTON STATE BANK
P.O. Box 75 46104
317/663-2221 Tr/u$1 Mil
Hd: James A. Evans, CEO&TO
PersTr: Frances L. Noble, TrSec

Attica

BANK OF WESTERN INDIANA
116 North 5th St. 47918
317/762-6721
(Branch of Covington)
Bonnie Mayfield, AsstCsh

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr$1 Mil
Robert B. Folk, Pres&TO
John Rumsas, ExecVP&TO
Wayne P. Garrett, SrVP&TO

Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$14 Mil
Hd,TrInv: M. C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb: E. S. Zeisloft, TO
CITY NATIONAL BANK
P.O. Box 389 46706
219/925-0960 Tr$1.1 Mil
Hd: James H. Carper, Pres&TO

Avilla

COMMUNITY STATE BANK
P.O. Box 79 46710
219/897-3361 Tr/u$1 Mil
Hd: R. B. Helmkamp

Bargersville

BARGERSVILLE STATE BANK
P.O. Box 228 46106
317/422-5125 Tr/u$1 Mil
Hd,PersTr,CorpTr: Karen L. Wyrick, AsstTO
Jerry R. Engle, Pres&TO

Batesville

BATESVILLE STATE BANK
137 South Main St. 47006
812/934-4411 Tr/u$1 Mil
Hd: Lloyd W. Hisrich, Pres
TrOpers: Dennis M. Harmeyer, VP&Csh
Nb: R. C. Martin
FIRST BANK & TRUST CO.
P.O. Box 30 47006
812/934-2808 Tr/o$1 Mil
(Branch in Milan)
Hd: Gene J. Becker, Csh&TO

Bath

BATH STATE BANK
P.O. Box 10 47010
317/732-3118 Tr/u$1 Mil
Hd: John E. Hoff, TO

Berne

FIRST BANK OF BERNE
P.O. Box 369 46711
219/589-2151 Tr$2 Mil
Hd: Charles E. Isch

Bippus

BIPPUS STATE BANK
P.O. Box 85 46713
219/344-1351 Tr/u$1 Mil
Hd: B. A. Garshwiler, Pres

Bloomfield

BLOOMFIELD STATE BANK
P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP
PEOPLES TRUST CO.
87 W. Spring St. 47424
812/835-3581
(Branch of Linton)
Jack Wikle, AsstVP&Mgr

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BLOOMINGTON NATIONAL BANK
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Hd: Frank A. Rogers, TO
Joan Ray, TO
FIRST NATIONAL BANK
P.O. Box 608 47402
812/332-6351 Tr$61 Mil
Hd: Ronald D. Leichter, SrVP&SrTO
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ComTrF: Mrs. Mary V. Morrisette, VP&TO
TrOpers: Mrs. Patty S. Caswell, AsstVP&TOpO
EmplBen: James R. Steele, PenMgr
MONROE COUNTY STATE BANK
P.O. Box 2329 47402
812/336-0201 Tr$10 Mil

Bluffton

FARMERS & MERCHANTS BANK
P.O. Box 316 46714
219/824-0910 Tr$1 Mil
Hd: Amos Gerber, Pres
EmplBen: Connie Grissell, AsstTO
OLD FIRST NATIONAL BANK
304 W. Market St. 46714
219/824-2510 Tr/u$1 Mil
Hd: H. W. Myers, VP,Csh&TO

Boonville

PEOPLES TRUST & SAVINGS BANK
P.O. Box 307 47601
812/897-0230 Tr$3.5 Mil
Hd: Mark H. Hendrickson, Pres&TO
PersTr: Florence R. Davis
TrInv: Rita Behagg
Julia Raibley
WARRICK NATIONAL BANK OF BOONVILLE
224 W. Main St., P.O. Box 31 47601
812/897-3307 Tr$5 Mil
Hd: Norma Collins, TO

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY
P.O. Box 310 47834
812/446-2581 Tr$9 Mil
(Branch in Clay City)
Hd: Rose Mary Price, VP&TO
RIDDELL NATIONAL BANK
P.O. Box 340 47834
812/448-2611 Tr$4.1 Mil
Hd: H. Michael Lawson, VP&TO
Cheryl Froderman, AsstTO

Bremen

BREMEN STATE BANK
P.O. Box 127 46506
219/546-3411 Tr$5 Mil
Hd: Robert J. Maple, VP&TO
PersTr: Loretta Thomas, TO

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brookville

FRANKLIN COUNTY NATIONAL BANK
P.O. Box 37 47012
317/647-4116 Tr$6 Mil
Hd: Fred Chappelow, SrVP&TO
PEOPLES TRUST CO.
P.O. Box 7 47012
317/647-3591 Tr$.55 Mil
Hd: Melvin Hartman, AsstVP&TO
Joyce Back, VP,Csh&AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 235 46112
317/852-2268
(Branch in Plainsfield)
Hd: Keith P. Foist, Pres&TO

Brownstown

CITIZENS STATE BANK
1051 W. Spring St. 47220
812/358-3171 Tr$1 Mil
Hd: Curtis Benter, Pres&TO

Burlington

FIRST BANK OF CARROLL COUNTY
P.O. Box 98 46915
317/566-3322 Tr$1 Mil
C. Lowell Craft, Pres&CEO
Lisa A. Shirar, AsstCsh&TO

Cambridge City

WAYNE BANK AND TRUST CO.
P.O. Box 210 47327
317/478-3561 Tr/u$1 Mil
(Branch in Richmond)
Hd: Roger Kem, VP

Cannelton

FIRST CANNELTON NATIONAL BANK
P.O. Box 67 47520
812/547-7038 Tr$.5 Mil
Hd: Anthony C. Everitt, CEO&TO
Wilma Heck, AsstTO&VP

Carmel

CARMEL BANK & TRUST COMPANY
200 East Carmel Drive 46032
317/844-8244
Hd: Charles D. Stinard, Jr., VP&TO
Michael A. Mohr, AsstVP&TO

THE FIDELITY BANK OF INDIANA
11550 North Meridian 46032
317/848-4493 Tr$1 Mil
(Branch in Cicero)
Hd: C. Ronald Hall, AsstVP&TO
Jeffrey C. Lind, ExecVP&TO

UNION STATE BANK
P.O. Box 398 46032
317/846-7381
Annabelle L. Ogle, TO

Chandler

CHANDLER STATE BANK
114 West Lincoln Ave. 47610
812/925-3326
Hd: Prentice McNeely, TO
Marian E. Roberson, AsstTO

Charlestown

FIRST NATIONAL BANK OF CLARK COUNTY
890 Main St., P.O. Box 37 47111
812/256-3316 Tr$2 Mil
Hd: James P. Bowen, VP&TO
Linda Harris, AsstTO

Chesterton

CHESTERTON STATE BANK
109 Broadway 46304
219/926-1151 Tr$31 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Stephan Ziemba, VP&TO
PersTr,Prob,Gdnsp: Jayne Ellen Jones
TrOpers: Lila Hallberg
RE,T&T: Carol Blakely

Churubusco

CHURUBUSCO STATE BANK
P.O. Box 205 46723
219/693-2194 Tr$3 Mil
Hd: E. R. Jones, Pres
PersTr,CorpTr: R. E. Stangland, VP&TO

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
U.S. 33 South 46723
219/693-2157
(Branch of Columbia City)
G. F. Wright, VP

Cicero

THE FIDELITY BANK OF INDIANA
P.O. Box 436 46034
317/984-3571
(Branch of Carmel)
Hd: C. Ronald Hall, AsstVP&TO

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY
801 Main St. 47841
812/939-2141 Tr$9 Mil
(Branch of Brazil)
Hd: Rose Mary Price, VP&TO

Coatesville

FIRST NATIONAL BANK
P.O. Box 146 46121
317/386-7222 Tr/u$1 Mil
Hd,PersTr,CorpTr: B. E. Lydick, Pres&TO
TrOpers: Douglas K. Phillips, VP&AsstTO

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
P.O. Box 510 46725
219/244-6151 Tr/o$2 Mil
(Branches in Churubusco & South Whitley)
Hd: Alice Davis, AsstTO
Richard Bragg, TO

THE FARMERS LOAN & TRUST CO.
216-220 W. Van Buren St. 46725
219/248-8111 Tr$13.4 Mil
Malcolm H. Trump, VP&TO
Constance K. Waterman, AsstTO
Nb: Benton E. Gates, Jr., Atty

Columbus

FIRST NATIONAL BANK
333 Washington St., P.O. Box 327 47201
812/379-4421 Tr$22 Mil
Hd,PersTr,TrInv,EmplBen,Nb: William A. Helmbrecht, VP&TO
CorpTr,TrOpers: Phyllis Hole, TrAdmO

IRWIN UNION BANK & TRUST CO.
P.O. Box 929 47202
812/376-1798 Tr$80 Mil
Hd: David L. Fisher, VP&SrTO
PersTr: Eugene Oster, TO
Catherine Chinn, TO
TrInv: William K. Stanley, TrInvO
TrOpers: Robert L. Nagel, TO
TrTax: John L. Carr, AsstTO
EmplBen; Karen S. Blystone, AcctAdm

Connersville

CENTRAL STATE BANK
531 Central Ave.
P.O. Box 225 47331
317/825-0546 Tr$9 Mil
Hd: Richard W. Hankins, VP&SrTO

FAYETTE BANK & TRUST CO.
536 Central Ave. 47331
317/825-2124 Tr$20 Mil
Hd: Henry D. Orschell, VP&SrTO
Catherine Starr, AsstTO
TrSec: Carmen Gibbons -
TrOpers: C. Sue Pflum

Corydon

CORYDON STATE BANK
P.O. Box 37 47112
812/738-2185 Tr/o$7 Mil
Hd: Michael C. Frederick, ExecVP&TO
Kenneth W. Miles, Chm&Pres
TrOpers,TDP: Bette Purucker, VP,Csh&AsstTO

OLD CAPITAL BANK & TRUST CO.
P.O. Box 128 47112
812/738-3111 Tr$2.9 Mil
Hd: Max M. Martin, VP

Covington

BANK OF WESTERN INDIANA
401 Washington St. 47932
317/793-4846 Tr$9.5 Mil
(Branches in Attica, Hillsboro & Kingman)
Hd: Paul O. Galloway, VP

FOUNTAIN TRUST CO.
P.O. Box 8 47932
317/793-2237 Tr$8 Mil
Hd: M. H. Bell, Sec&TO

Crawfordsville

ELSTON BANK & TRUST CO.
132 E. Main St. 47933
316/362-3400 Tr$40 Mil
Hd: Charles R. Price, VP&TO
EmplBen: Beverly Everman
TrOpers: Jackie Richardson, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer 687 47933
317/362-1100 Tr$45 Mil
Hd: John Bowerman, SrVP&TO
Ken Newnum, VP&TO

Cromwell

CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John Ray, VP&TO

Crown Point

THE COMMERCIAL BANK
P.O. Box 200 46307
219/663-3144 Tr$9 Mil
Hd: Thomas A. Trainor, TO
TrOpers: Christine Flynn
Carol Lee

THE FIRST BANK OF WHITING
117 E. Joliet 46321
219/663-5100
(Branch of Highland)
Carolyn Mayer, AdmAsst

LAKE COUNTY TRUST CO.
(Land Trust Only)
2200 N. Main St. 46307
219/663-2289 Tr/u$1 Mil
Hd: J. E. Tyson, Pres

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

INDIANA (Cont'd)

Culver

THE STATE EXCHANGE BANK
P.O. Box 71 46511
219/842-3321 Tr$8 Mil
Hd,TrInv: C. Jung, SrVP&TO
PersTr,CorpTr,EmplBen: Karen Mendenhall, TO
Prob,Gdnships: Vivian Bush, TO

Dale

DALE STATE BANK
P.O. Box 218 47523
812/937-4453 Tr$1 Mil
Hd: Joe C. Neff, Pres
Joan L. Trinkel, SrTO

Danville

THE DANVILLE STATE BANK
P.O. Box 119 46122
317/745-4435 Tr$4 Mil
Hd: Richard E. Sunman, ExecVP&TO
Mary Jayne Henderson, AsstTO

FIRST NATIONAL BANK
P.O. Box 209 46122
317/745-6414 Tr$4 Mil
Hd: Helen Scotten, Cont&TO
Kris Ploetz, AsstTO

Decatur

FIRST STATE BANK
P.O. Box 500 46733
219/724-3151 Tr$8 Mil
Hd: Larry Isch, VP&TO
TrOpers: Debra Burke
Janice Schlemmer, TO

Delphi

UNION BANK & TRUST CO.
P.O. Box 119 46923
317/564-3216 Tr$3 Mil
Hd: John F. Klepinger, TO
Audria Clements, VP&AsstTO

East Chicago

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
720 W. Chicago Ave. 46312
219/397-1000 Tr$17.8 Mil
(Branch in Munster)
Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST CO.
State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Edinburgh

EDINBURG STATE BANK
P.O. Box 37 46124
812/526-5577 Tr/u$1 Mil
Hd: Ronald G. Seals, Pres&TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

Elkhart

FIRST NATIONAL BANK
301 S. Main St. 46515
219/295-2000 Tr$200 Mil
Hd: George E. Freese, SrVP
PersTr,Prob: Lawrence E. Miles, VP
CorpTr: Bernice A. Simms, AsstVP
TrInv,ComTrF: James A. Rees, VP
EmplBen: Robert A. McDonough, VP
TrOpers: Marjorie L. Bost, VP
Nb: Cheryl R. Cooper, AsstVP
TrTaxes: Lee G. Nagle, AsstVP

ST. JOSEPH VALLEY BANK
Franklin at Second 46514
219/294-6621 Tr$180 Mil
Hd: James F. Searcy, SrVP&TO
PersTr: Leonard L. Whitfield, VP&TO
CorpTr: Craig Bush, VP&TO
TrInv: Tom N. Ertel, SrVP&Csh
EmplBen: Randall Sneller, VP&TO
TrOpers: Lee Stone, AsstVP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/876-2228
Hd: C. Thomas Spencer, TO

Elwood

FIRST NATIONAL BANK OF MADISON COUNTY
46036
317/552-9871
(Branch of Anderson)
Hd: David Abernathy, VP&TO

SECURITY BANK
P.O. Box 51 46036
317/552-5091 Tr$2 Mil
Hd: Jack L. Gaddis, ExecVP&TO

Etna Green

THE ETNA BANK
P.O. Box 155 46524
219/858-2591
Hd,PersTr: Sanford Lindsey, TO

Evansville

CITIZENS NATIONAL BANK
19 N.W. 4th St. 47739
812/464-3215 Tr$305 Mil
Hd,PersTr,: Michael A. Doris, VP&SrTO
CorpTr: Evelyn Lemono, AsstTO
PersTr: Anne W. Stallings, AsstTO
TrInv,ComTrF: Bruce Meythaler, VP&TrInvO
EmplBen: Steve Appel, AsstVP&TO
EstAdm: E. Gordon Maynard, TO
TrOpers: Patricia C. Andersen, TOpO
Nb: John O. Wells, TO
FmMgmt: A. Russell Wood, VP

NATIONAL CITY BANK
P.O. Box 868 47705-0868
812/464-9663 Tr$157 Mil
SrAdmO: Charles W. Goldman, SrVP&TO
SrOpers,Plng: Levon F. (Jack) Dempsey, SrVP
TrInv,ComTrF: James J. Marchino, TO
PersTr,CorpTr: Charles B. Michaels, TO
TrOpers,Taxes: David K. Boink, AsstCsh

OLD NATIONAL BANK
P.O. Box 207 47702
812/464-1397 Tr$300 Mil
Hd: Donald R. Balser, SrVP&TO
CorpTr,TrOpers: Marvin H. Sunderman, VP&TO
TrInv,ComTrF: William Kelley, VP&TrInvO
EmplBen: Mark Schauss, AsstVP&TO
Nb: Diane Floyd

Fairland

CENTRAL INDIANA BANK,NatAssn
P.O. Box 225 46126
317/835-2281 Tr/u$1 Mil
Hd: R. W. Barger, Pres&TO

Fairmount

CITIZENS STATE BANK
P.O. Box 85 46928
317/948-4220 Tr$1 Mil
Hd: Timothy H. Selby
PersTr,CorpTr,TrInv,ComTrF: Victor A. Selby, Pres

FAIRMOUNT STATE BANK
P.O. Box 8 46928
317/948-4330 Tr$2.1 Mil
Hd: Robert McManaman, TO

Farmersburg

PEOPLES STATE BANK
P.O. Box 368 47850
812/696-2146 Tr$1 Mil
Hd: Charles F. Holley, ExecVP&TO

Farmland

PEOPLES LOAN & TRUST CO.
111 East Henry Street 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Flora

THE BRIGHT NATIONAL BANK
219/967-4151 Tr$20.2 Mil
Hd: Marshall D. McCammack, Pres&TO

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH
801 E. Mulberry St. 47648
812/753-3911 Tr$.723 Mil
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, ExecVP&TO
TrOpers: Randall Wallis, AsstVP&TO

Fort Wayne

ANTHONY WAYNE BANK
203 E. Berry St. 46802
219/423-3611 Tr$55 Mil
Hd: Ralph B. Elston, VP&TO
CorpTr,PersTr: Tudor O. Glassburn, VP&TO
TrOpers: Nancy Thompson
TDP: Patricia Freehill

FORT WAYNE NATIONAL BANK
110 W. Berry St.
P.O. Box 110 46801
219/426-0555 Tr$625 Mil
Hd: Thomas E. Quirk, SrVP,TO&Mgr
PersTr: James W. Sines, SrVP&TO
CorpTr: Margaret Harden, TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOpers: Priscilla Pickering, TO
Tax Dept: Wm. R. O'Dell, VP&TO

LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/423-6733 Tr$650 Mil
Hd: Donald L. Felten, SrVP&SrTO
CorpTr: Joe Byers
TrInv: Jerry J. Harms, VP
EmplBen: Dale J. Amborski, VP
TrOpers: Rex O. Scott, TO
Nb: William A. Tucker, AsstVP
Nb: Kevin Geiger, TO

PEOPLES TRUST BANK
One Summit Square, P.O. Box 2345 46802
219/427-8320 Tr$101 Mil
Hd: Bruce F. Brandenburg, VP&SrTO
TrOpers: Roberta Jensen, AsstVP
TrInv,ComTrF: Kenneth Nesler, VP
EmplBen: Michael Millhouse, AsstVP
Gary Johnson, TO
Maureen Grinsfelder, TO
Jill Gutreuter, AsstTO

SUMMIT BANK
P.O. Box 1204 46801
219/461-7416 Tr$250 Mil
Hd: Neil A. Anderson, VP&SrTO
PersTr: Richard Wheeler, VP&TO
Ardella V. Heare, AsstVP&TO
Gloria Meeks, AsstTO
Maureen Grinspelder, TO
Jill Gutreuter, AsstTO
CorpTr,TrOpers: Roberta A. Jensen, AsstVP
TrInv: Kenneth Nesler, VP
EmplBen: Ed Davis, TO
Nadia Doichinov, TO
Nb: A. J. Eckert, VP

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr/u$1 Mil
Hd: Kenneth W. Deckard, Pres&TO
Wendell H. Brown, VP,Csh&TO
Steven T. Pettet, AsstVP&AsstTO

Frankfort

CLINTON COUNTY BANK & TRUST CO.
P.O. Box 236 46041
317/659-3383 Tr$29 Mil
Hd: Tim Unger, VP&TO
Philip L. Birge, AsstVP&TO
TrOpers: Julia Werner, TOpO
FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$23 Mil
Hd: Tom Rohrabaugh, SrVP&TO
Judson J. Costlow, TO

Franklin

FRANKLIN BANK & TRUST CO.
101 E. Jefferson St. 46131
317/736-3116 Tr$21.7 Mil
Hd: Roger McGinnis, AsstVP&TO
UNION BANK & TRUST CO.
34 W. Jefferson St. 46131
317/736-7191 Tr$8.8 Mil
Hd: Robert D. Heuchan, TO
Lucille C. Brown, AsstTO
Betty Meador, TrBkpr
Judy Cox, TrClk

French Lick

SPRINGS VALLEY BANK & TRUST CO.
College & Maple Sts. 47432
812/936-9961 Tr$65 Mil
Hd: Jean Gird, VP&TO
Cont: Dave Rees, AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
812/667-5101
Hd: James W. Lemon, Csh&TO

Garrett

GARRETT STATE BANK
P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Crabill, Pres&TO
TrOpers: Beatrice T. Cagley, AsstTO

Gary

BANK OF INDIANA,NatAssn
P.O. Box 330 46401
219/738-6179
(Trust Office in Merrillville)
Hd: D. H. Brubeck

GAINER BANK
P.O. Box 209 46402
219/738-4000 Tr$151 Mil
Hd,TrInv: F. D. Michael, SrVP&TO
PersTr,Agcy,ComTrF: B. J. Rakos, TO
EmplBen: K. J. Ryan, VP&TO
TrOpers: Norman E. Andrews, AsstTO
CorpTr,Nb,Prob: F. V. Roman, VP&TO

Gas City

CITIZENS NATIONAL BANK OF GRANT CO.
301 East Main St. 46933
317/662-3911
(Branch of Marion)
Dennis Sexton, AsstVP&AsstTO

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

SALEM BANK & TRUST CO.
101 S. Main St. 46526
219/533-2131 Tr$59 Mil
(Branches in Concord, Millersburg, New Paris and Wakarusa)
Hd,PersTr,ComTrF,TrOpers,Nb: Hal E. Clevinger, VP&SrTO
TrInv,PersTr: G. Thomas France, VP&TO
EstAdm: Beverly Connelly, TO
PersTr,CorpTr,EmplBen: Randall A. Miller, TO

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/633-4161 Tr$22 Mil
Hd: Jerry L. Williams, VP&TO
Stephanie Hurt, TO
FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$5.8 Mil
Hd: Joe Ferguson, SrVP&TO
Doreen M. Braden, AsstVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$8 Mil
Hd: Robert H. Strickland, SrVP&TO
HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$8 Mil
Hd: Raymond J. Bartnick, ExecVP,Csh&TO
PersTr: Joseph A. Smith, VP&AsstTO

Greensburg

DECATUR COUNTY BANK
P.O. Box 66 47240
812/663-4622 Tr$5.2 Mil
Hd: Karen Matlock, AsstTO
TrOpers: William O. Smith, TO
UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-0158 Tr$18 Mil
Hd: P. Richard Gorbett, TO

Greenwood

NATIONAL BANK OF GREENWOOD
300 S. Madison Ave.
P.O. Box NBG 46142
317/882-3537 Tr$30 Mil
Hd,PersTr,TrInv,CorpTr,Nb,EmplBen: Pat VanValer, VP&TO
TrOpers,Nb,EmplBen,TrInv,CorpTr: Marilyn Belcher, AsstTO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46325
219/932-6900
Hd,Prob: Michael V. Riley, VP&SrTO
PersTr: Cletus F. Epple, VP&TO
TrInv: Thomas E. Paxson, TrInvO
TrOpers: Helen A. Ahlborn, VP&TO
HOOSIER STATE BANK OF INDIANA
479 State St. 46320
219/931-1212 Tr$26 Mil
Hd,EmplBen,Nb: Theresa L. Soucy, TO
PersTr: Ruth C. Vance, TrAtty
TrOpers,ComTrF: Kathleen A. Cross, TOpO
MERCANTILE NATIONAL BANK OF INDIANA
5243 Hohman Ave. 46325
219/932-8220
Hd,PersTr: H. F. Smiddy, SrVP&TO
TrInv: James A. Schuck, VP&TrInvO
Lynn Jean Gilliland, AsstVP&AsstTrInvO
EmplBen: Franklin J. Black, VP&TO
TrOpers: Andres Roche, AsstVP&TO

Hartford City

CITIZENS STATE BANK
101 W. Washington St. 47348
317/348-2350 Tr$6.8 Mil
Hd: Garry Garlish, Pres&TO
Margaret Sones, TO
R. W. Renner, Chm&TO

Haubstadt

HAUBSTADT STATE BANK
P.O. Box 218 47639
812/768-6155
Hd: Rita Kathary, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
P.O. Box 125 46341
219/996-2100
(Branch of Valparaiso)
Hd: Steve Krieger, VP&TO
William Mullins, AsstTO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$1 Mil
Hd,PersTr: Bruce E. Leep, Pres
THE FIRST BANK OF WHITING
9701 Indianapolis Blvd. 46322
219/924-6400 Tr$75 Mil
(Branch in Crown Point)
Hd: Roy W. Kern, VP&SrTO
TrInv: Dennis Bielfeldt, 2ndVP

Hillsboro

BANK OF WESTERN INDIANA
Water & Market Sts. 47949
317/798-3115
(Branch of Covington)
Hd: Paul O. Galloway, VP

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$1.8 Mil
Hd,PersTr,CorpTr: Allan Baurenfiend, AsstVP&TO

32% of the subscribers of
TRUSTS & ESTATES
are involved in
endowment funds.

INDIANA (Cont'd)

Huntington

COMMUNITY STATE BANK
P.O. Drawer D 46750
219/356-3700 Tr$12 Mil
Hd: J. K. Bledsoe

FIRST NATIONAL BANK
354 N. Jefferson St. 46750
219/356-3100 Tr$13 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, SrVP&TO
Jolene Miles, AdmAsst
TrOpers: Ruth E. Toelle

★Indianapolis

AMERICAN FLETCHER NATIONAL BANK & TRUST COMPANY
101 Monument Circle 46277
317/639-8181 Tr$3.2 Bil
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
INVESTMENT DIVISION
Leif E. Nulsen, SrVP&ChIO
EQUITY MANAGEMENT
Ross A. Williams, VP&IO
EMPLOYEE BENEFIT & INSTITUTIONAL ACCOUNTS DIVISION
William R. Murphy, VP&SrTO
PERSONAL TRUST DIVISION
Eric A. Manterfield, VP&SrTO
TRUST ADMINISTRATION & INVESTMENTS
Walter C. Gross, Jr., VP&TO
TRUST ADMINISTRATION & PROBATE
Josephine M. Webster, VP&IO
SUPPORT SERVICES DIVISION
Thomas A. Jenkins, VP&SrTrCoun
CORPORATE TRUST
John H. Pease, VP&TO
TRUST OPERATIONS & TAX
Gregory L. Pawlowski, VP&TO
PRODUCT MANAGEMENT & ADMINISTRATION
John A. Smith, VP&TO
PRIVATE BANKING DIVISION
James D. Keckley, ExecVP

FIRST BANK & TRUST CO.
5300 Crawfordsville Rd. 46224
317/241-2361
Hd: William G. Batt, ExecVP&TO
PersTr: Bruce D. Vandegrift, VP&TO
TrInv: Dan J. Padgett, VP&TO

INDIANA NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$5.7 Bil
Hd: Roger E. Mahn, ExecVP&TO
PersTr: Clayton Pruitt, 1stVP&TO
InstInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Andrew O'Donnell, AsstVP&TO
TrOpers: Martin Russell, 1stVP&TO
TrAdmin: Donald Willing, SrVP&TO
Nb: George Buskirk, 1stVP&TO
EmplBen: J. O'Donnell, AsstVP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$1.73 Bil
Daniel L. Fleck, ExecVP
Hd: Thomas P. Ewbank, SrVP&SrTO
PersTr: R. Michael Miner, VP&TO
PersAcct,Adm&TrCoun: Mary Y. Marsh, VP&TrCoun
ComTrF: Elizabeth Meitzler, VP&IO
EmplBen: Eduardo I. Aguirre, VP&TO
PropMgt: Edward L. West, VP
CorpTr: Robert J. Glidewell, VP&TO
Tax: Albert Slater, VP&TO
TrInv: Joseph Williamson, VP&SrIO
Nb: Susan Thomas, VP
TrOpers,FPO: Stanley M. Harris, VP&TO
Nb: Richard F. Stegemeier, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/635-5222 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Terry L. Young, VP&SrTO
PersTr,CorpTr: J. Christopher White, AsstVP&TO
TrOpers: Marilyn Karnatz, AsstVP&TOpMgr

Jasonville

PEOPLES TRUST CO.
209 W. Main St. 47438
812/665-2261
(Branch of Linton)
Hd: Wm. T. Hilderbrand, AsstVP&Mgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$36 Mil
Hd: Robert R. Webster, VP&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Thomas Krodel, AsstVP
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St.
P.O. Box 810 47546
812/482-1314 Tr$22 Mil
Hd: Karen L. Krodel, Esq., TO

Jeffersonville

CITIZENS BANK & TRUST CO.
Spring & Court Sts. 47130
812/282-6643 Tr$25.6 Mil
Hd,TrInv,Nb: Michael D. Waiz, SrVP&TO
TrOpers,CorpTr: Ralph B. Barany, AsstVP&TO
PersTr: Mary J. Julius, TO

CLARK COUNTY STATE BANK
P.O. Box 828 47130
812/288-9001 Tr$13.1 Mil
Hd,TrInv,EmplBen,TrNb: Gary L. Johnson, VP&TO
PersTr,CorpTr,TrOpers,TDP: Nell Mitchell, AsstTO

Kendallville

CAMPBELL & FETTER BANK
P.O. Box 231 46755
219/347-1510 Tr$1.3 Mil
Hd: Linda Weber, AsstTO

KENDALLVILLE BANK & TRUST CO.
P.O. Box 668 46755
219/347-0800 Tr$3 Mil
Hd: Tom Alberts, Pres
TrOpers: Barbara Miller

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Lois V. Norris, TO

Kingman

BANK OF WESTERN INDIANA
State Rd. 234 47952
317/397-3395 Tr$9.5 Mil
(Branch of Covington)
Hd: Paul O. Galloway, VP

Knox

FARMERS BANK & TRUST CO.
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Hamilton, Pres

Kokomo

FIRST NATIONAL BANK
322 North Main St. 46901
317/459-3911 Tr$10 Mil
Hd: Linda C. Gelber, VP&TO
TrOpers: Bonnie Nicholas, TOpSupv

UNION BANK & TRUST CO.
Main at Mulberry 46901
317/457-8111 Tr$191 Mil
Hd: Carl R. Van Zant, VP&TO
Agcy,PersTr: Betty L. Boles, VP&TO
James P. White, TO
Est,Gdn,TxO: Roselyn Lewis, TO
EmplBen: Donald A. Shewmaker

Lafayette

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47901
317/423-2511 Tr$72 Mil
Hd: Joseph A. Bonner, SrVP&SrTO
TrOpers: Lois W. Baldwin, TOpO
TrInv: Kurt E. Wilson, VP-Inv
RE,Farm: Donald J. Sigman, FM
TrAdm: Lawrence A. Anthrop, TO
TrAdm: Douglas M. Wehrman, AsstTO

LAFAYETTE NATIONAL BANK
337 Columbia St. 47902
317/423-8022 Tr$110 Mil
Hd: Gregory A. Marx, VP&DeptMgr
PersTr,Est: Shirley M. Osterling, TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
Tax: Donna J. Ramsey, AsstVP&TrTaxO

PURDUE NATIONAL BANK
201 Main St. 47902
317/423-0467 Tr$95 Mil
Hd: A. Daniel Oderkirk, SrVP&SrTO
Farm: Carl E. Brown, VP&FM
TrAdmin: Janet Collins-Cutter, TO
Robert A. Mayhill, AsstVP
James M. O'Dwyer, VP&TO
TrOpers: Alberta Barker, TOpO
TrInv: James S. Bockoff, SrVP&SrTO
EmplBen: Victoria Rubeck, EBA

La Fontaine

LA FONTAINE BANK
P.O. Box 248 46940
317/981-4371 Tr/u$1 Mil
Hd: David E. Wyant, Pres

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$5 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST NATIONAL BANK & TRUST CO. OF LA PORTE
802 Lincolnway 46350
219/362-6171 Tr/o$40 Mil
Hd: H. J. Kohne, VP&TO
PersTr,EmplBen,Nb: Warren G. Ransom, VP&TO
TrOpers: E. L. Satkoski, AsstTO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404 Tr/o$15 Mil
Hd,Nb: Lawrence J. Mazur, SrVP&TO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen,EstGdnshp: Anne Klosowski
TrOpers: Paula Nowatzke

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

PEOPLES NATIONAL BANK
P.O. Box 327 47025
812/537-1212 Tr$1.7 Mil
Hd: Susan Smith, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Lebanon

THE BOONE COUNTY STATE BANK
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers: Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

CITIZENS BANK & TRUST CO.
202 E. Washington St. 46052
317/482-3300 Tr$4.7 Mil
Hd: R. A. Duff, Pres&TO

Leesburg

PEOPLES STATE BANK
46538
219/453-3181 Tr$1.3 Mil
Wayne E. Teeple, ExecVP&TO
Sue Y. Charlton, TO

Liberty

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERICAN STATE BANK
222 Cavin St. 46767
219/894-4141 Tr$12.5 Mil
Hd: Fred Lamble, TO

Linden

LINDEN STATE BANK
100 North Meridian St. 47955
317/339-4646
Hd: Lloyd W. Faust, Pres

Linton

PEOPLES TRUST CO.
P.O. Box 191 47441
812/847-4457 Tr/o$2.3 Mil
(Branches in Bloomfield, Jasonville, Lyons & Switz City)
Hd,PersTr,ComTrF: Maryruth Kramer, Sec-Treas&TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$13.5 Mil
Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-4111 Tr$45 Mil
Hd: Russell Fry, VP&TO
Richard Arthur, VP
Suzanne Chilcott, TO

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$20 Mil
Hd: Donald L. Hawkins, VP&TO

Lynn

CITIZENS BANKING CO.
P.O. Box 98 47355
317/874-1531 Tr$2 Mil
Hd: H. James Barnett, Pres&TO
Jewell L. Cross, AsstVP&AsstTO

GREENFORK TOWNSHIP STATE BANK
Rt. 2, Box 71 47355
317/874-2511 Tr/u$1 Mil
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Alicia Heck, Csh&AsstTO

Lyons

PEOPLES TRUST CO.
47443
812/659-3301
(Branch of Linton)
Jeanne Jerrers, Mgr

Madison

FIRST BANK OF MADISON
101 W. Main, P.O. Box 127 47250
812/265-3325 Tr/u$1 Mil
Hd: James Daws, Pres&TO
Patricia M. Bersch, VP&AsstTO

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$32 Mil
Hd: John Muessel, TO
Michael Hensley, AsstTO
Doris Konkle, AsstTO

Marion

AMERICAN BANK & TRUST COMPANY
4th & Washington Sts. 46953
317/668-8111 Tr$47 Mil
Hd,CorpTr,TrInv,Nb: Jack S. Kightlinger, VP&SrTO
PersTr,TrOpers,Prob,TDP: David J. Raabe, VP&TO
EmplBen,RE,Farm,Prob: R. A. Benjamin, Jr., VP&TO

CITIZENS NATIONAL BANK OF GRANT COUNTY
P.O. Box 1248 46952
317/662-3911 Tr$8 Mil
(Branches in Gas City & Upland)
Hd: Theodore C. Wright, SrTO

FIRST NATIONAL BANK
P.O. Box 68 46952
Tr$33 Mil
Hd: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$4.2 Mil
Hd: James F. Rusie, TO

Merrillville

BANK OF INDIANA,NatAssn
1000 & 80th Place
P.O. Box 10129 46411
219/738-6179
(Trust Office of Gary)
Hd: D. H. Brubeck, VP&TO

Michigan City

CITIZENS BANK OF MICHIGAN CITY, INDIANA
502 Franklin St. 46360
219/879-5471 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Bert A. Ross, VP&TO
TrOpers: Sheila Wildhart
EstTr,Nb: Connie Kmetz, AsstTO
Diana Alinsky, AsstTO

FIRST MERCHANTS NATIONAL BANK
P.O. Box 800 46360
219/874-9221 Tr$75 Mil
Hd,PersTr,TrInv,ComTrF: Leon A. Dargis, VP&SrTO
CorpTr,EmplBen,TrOpers: Duane G. Mertl, VP&TO

Middlebury

FIRST STATE BANK OF MIDDLEBURY
P.O. Box 69 46540
219/825-2166 Tr$4 Mil
Hd,PersTr,ComTr,Nb,EmplBen: Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: Rose Ann Seymore

Milan

FIRST BANK & TRUST CO.
P.O. Box 127 47031
812/654-2871
(Branch of Batesville)
Norman Crum, AsstVP&TO

Mishawaka

1st SOURCE BANK OF MISHAWAKA
101 Lincoln Way E. 46544
219/259-3711 Tr$20 Mil
(Trust Office of 1st Source Bank, South Bend)
Hd: F. Peter Braasch, VP&TO

VALLEY AMERICAN BANK & TRUST CO.
W. McKinley at Grape Rd. 46545
219/256-6060
(Branch of American National Bank & Trust Co., South Bend)
Janet L. Dawson, VP&TO
Linda Biggins, AsstTO

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INDIANA (Cont'd)

Modoc

PEOPLES LOAN & TRUST CO.
South Main St. 47358
317/853-5161
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 28 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Max G. Rubeck, Chm&TO

Mooresville

CITIZENS BANK
P.O. Box 7 46158
317/831-0110 Tr$7.122 Mil
Hd: S. H. Richer, SrVP&TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$7 Mil
Hd: K. W. Goss
PersTr,EmplBen,TrOpers: Lucy Brown

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: E. J. Main, Pres&TO
Robert L. Stinson, VP&AsstTO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550 Tr$261 Mil
Hd,PersTr: Paul L. Sehnert, Jr., VP&SrTO
TrInv: James O'Brien, VP&TrInvO
EmplBen: Archie B. Spangler, AsstVP&TO
Nb: Mrs. Patricia K. Callard, AsstVP&TO
TrOpers: Zach Rozelle, VP&TO
RE: Monte Brown, TO

INDUSTRIAL TRUST & SAVINGS BANK
220 Walnut Plaza 47305
317/747-4500 Tr$50 Mil
Hd,TrInv,ComTrF: Gene Nibbelin, SrTO
PersTr,CorpTr,Nb: Thomas Dewey, TO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1500 Tr$225 Mil
Hd: James W. Hess, VP&SrTO
PersTr: Edward V. Huffman
CorpTr: John P. Mattson
TrInv,ComTrF: Thomas R. Wagley, VP&IO
EmplBen,Nb: Gary P. Bartlett, AsstVP&TO
TrOpers: Ronald D. Wilson, AsstVP&TOpO
Taxes: Caroldon S. Merchand, TrTxO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr/u$1 Mil
Hd: Herbert L. Kestler, TO

New Albany

FLOYD COUNTY BANK
P.O. Box 1148 47150
812/944-8421 Tr$4.3 Mil
Hd: Charles W. Phillips, Pres&TO
Rose Wathen, AsstTO

MUTUAL TRUST BANK
P.O. Box 1247 47150
812/944-8443 Tr$30 Mil
Rebecca C. Bone, VP&SrTO
PersTr: Shirley A. Totton, AsstTO
CorpTr: Donna Beck-Wimp
TrOpers: Sherry M. Walts

UNION BANK AND TRUST OF NEW ALBANY
400 State St. 47150
812/945-3534 Tr$29 Mil
Hd: Barbara L. Harper, VP&TO
Rose M. Wathen, TO

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$14 Mil
Hd: Gene Crow, VP&TO

SECURITY NATIONAL BANK
1338 Broad St. 47362
317/529-3130 Tr$12 Mil
Hd: Charles D. Stinard, Jr., VP&SrTO
Judy Smith, AsstTO

New Palestine

NEW PALESTINE BANK
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd,Nb: Dale R. Faut, Pres&TO

New Ross

FARMERS STATE BANK
P.O. Box 188 47968
317/723-1181 Tr/u$1 Mil
Hd: James C. Iverson, Csh

Noblesville

AMERICAN NATIONAL BANK
P.O. Box 40 46060
317/773-0980 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: Mary Jane H. Cook, VP&TO
PersTr: Robert S. Bush, AsstTO
EmplBen: Debra Skinner, AsstTO

WAINWRIGHT BANK & TRUST CO.
949 Connor St. 46060
317/773-1650 Tr$8 Mil
Hd,PersTr,CorpTr: Edward R. Schmidt, SrVP&GenCoun
John Logan, VP&Csh

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/896-2141 Tr$2 Mil
(Branch at Koontz Lake)
Hd,EmplBen: Lowell W. Gardner, Pres
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK & TRUST CO.
P.O. Box 239 46962
219/982-2121 Tr$10.5 Mil
Hd: Robert E. Cheatham, AsstVP&TO
Lindy Lybarger, Pres&TO

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/u$1 Mil
Hd: A. William ZeBell, Pres

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
P.O. Box 176 47037
812/689-4202 Tr$1 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$3 Mil
Hd: Judith K. Fahl, TO
Kenneth Springer, AsstTO

Owensville

FIRST NATIONAL BANK
P.O. Box 68 47665
812/724-2055 Tr$1 Mil
Hd,CorpTr,TrInv: David K. Woods, Pres&SrTO
PersTr,ComTrF,EmplBen,TrOpers,Nb: Emma Jean Jennings, Csh&TO

Oxford

STATE BANK OF OXFORD
P.O. Box 58 47971
317/385-2213 Tr/u$1 Mil
Hd: Richard T. Johnson, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$4 Mil
Hd: E. C. Foddrill, VChm&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb: Harold Minton, VP&TO

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$2 Mil
Hd: James R. Ayers, Pres&TO
Elke U. Baltimore, AsstVP&AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Peru

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$11 Mil
Hd: H. Phil Tomson, SrVP&TO

WABASH VALLEY BANK & TRUST CO.
2 S. Broadway
P.O. Box 167 46970
317/473-5516
Hd: Duane J. Horst, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$4 Mil
Hd: Marion R. Klipsch

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr/u$1 Mil
Hd: Albert J. Alley, VP&TO

Plainfield

FIRST AMERICAN NATIONAL BANK
P.O. Box 158 46168
317/839-8000 Tr$4 Mil
Hd: Hursel C. Disney, ChmBd&TO
PersTr,TrOpers,TrInv,Nb: Jane A. Hering, AsstTO

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Robert D. Hale, ExecVP&TO

Plymouth

MARSHALL COUNTY BANK & TRUST CO.
315 N. Michigan St. 46563
219/936-4112 Tr$20 Mil
Hd: Robert Maple, VP&TO

Portage

NORTHERN INDIANA BANK & TRUST CO.
3275 Willowcreek Rd. 46383
219/762-2157
(Branch of Valparaiso)
Hd: William O'Brien, VP&TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: Jim Ruge, Pres&TO

Portland

CITIZENS BANK
P.O. Box 1089 47371
219/726-7116
Hd: John J. Joqua, Sr., Pres&TO
Ward C. Weisel, VP&TO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$15 Mil
Hd: Jack R. Cole, Csh&TO
TrOpers: Richard L. Huffman, AsstTO

Poseyville

FARMERS BANK & TRUST CO.
P.O. Box 37 47633
812/874-2239
(Branch of Wadesville)
Hd: Paul C. Fletchall, Pres

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521
Hd: Mrs. Dorothy Parmenter, TO

Remington

FARMERS NATIONAL BANK
P.O. Box 5 47977
219/261-2137 Tr$14 Mil
Hd,CorpTr,TrInv,EmplBen: Charles E. Stanley, Pres&TO
PersTr,Nb: James H. Flickner, ExecVP&TO
TrOpers: Richard Brown, TO

STATE BANK OF REMINGTON, INDIANA
P.O. Box 7 47977
219/261-2161 Tr$3.5 Mil
Hd: Hal D. Job, Pres&TO

Rensselaer

STATE BANK OF RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$4 Mil
Hd: Wayne E. Firestone, Pres&TO
Donald P. Steiner, VP&TO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471 Tr/o$1.3 Mil
Hd: Dennis J. Withem, TO

Richmond

THE FIRST NATIONAL BANK OF RICHMOND
7th & Promenade 47374
317/935-1111 Tr$35 Mil
Hd: R. J. Heindl, VP&SrTO
R. L. Mettert, AsstVP&TO
TrInv: D. H. Runyon, ExecVP
J. Douglas Bennett, AsstVP

SECOND NATIONAL BANK
8th & Promenade 47374
317/983-2301 Tr$168 Mil
Hd: Douglas B. Oler, VP&SrTO
PersTr: Phillip R. Kidd, TO
CorpTr: Sandra K. Brown
TrInv,ComTrF: John R. Harrington, Jr, TrInvO
EmplBen: Edward Dunlap

WAYNE BANK & TRUST CO.
P.O. Box 210 47327
317/935-5222
(Branch of Cambridge City)
Hd: A. H. Boyd, Jr., Pres&TO
R. Kem, VP&TO

Ridgeville

PEOPLES LOAN & TRUST CO.
114 North Walnut 47380
317/857-2681
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Rising Sun

RISING SUN STATE BANK
P.O. Box 8 47040
812/438-2332 Tr/u$1 Mil
Hd: Dale L. Siekman, Pres
TrOpers: Andre Hornsby, AsstTO

Roachdale

TRI-COUNTY BANK & TRUST CO.
P.O. Box 218 46172
317/596-3911 Tr$6.1 Mil
Hd,PersTr,CorpTr: William E. Etcheson, Jr., VP&TO

Roann

STATE EXCHANGE BANK
P.O. Box 8 46974
317/833-2261 Tr/u$1 Mil
(Branch in Wabash)
Hd: James Van Buskirk, TO

Roanoke

FIRST NATIONAL BANK
102 South Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, SrVP&TO

Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: Pat Phillips, TO

THE FIRST NATIONAL BANK
125 E. Ninth St. 46975
219/223-3151 Tr$2.5 Mil
Hd: David E. Hastings, Pres
Susan E. Williams, AsstTO
Edward W. Bellows, AsstTO
Larry J. Carr, AsstTO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
317/569-3171 Tr$2 Mil
Hd: Mrs. D. A. Soyack, TO
Mrs. U. M. Black, AsstTO

THE ROCKVILLE NATIONAL BANK
Market & Ohio Sts. 47872
317/569-3163 Tr/u$1 Mil
Hd: D. C. Swaim, TO

Royal Center

COMMUNITY STATE BANK
P.O. Box 370 46978
219/643-5555 Tr$5.7 Mil
Hd: Merle C. Nice, TO
TrOpers: H. Arlene Huffman, AsstTO

Rushville

THE RUSH COUNTY NATIONAL BANK
P.O. Box 459 46173
317/932-4151 Tr$2 Mil
Hd: Regenia C. Cooley, TO

Salem

FARMERS-CITIZENS BANK
P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir

THE STATE BANK OF SALEM
P.O. Box 388 47167
812/883-2381
Hd: H. Dean Hawkins, VP,Csh&TO

INDIANA (Cont'd)

San Pierre

SAN PIERRE STATE BANK
Rt. 1 46374
219/896-5001 Tr$1.8 Mil
Hd: Benjamin T. Dolezal, TO

Santa Claus

SPENCER COUNTY BANK
State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u$1 Mil
Hd: Merle J. Kendall, Pres
Steve D. Kendall, AsstTO

Saratoga

SARATOGA STATE BANK
P.O. Box 38 47382
317/584-2500 Tr/o$10 Mil
Mabel Shaffer, TO
Leonard L. Brown, AsstTO
Martin Wells, AsstTO

Sellersburg

INDIANA SOUTHERN BANK
P.O. Box E 47172
812/246-3331 Tr/u$1 Mil
Hd: Michael R. Motsinger, TO
Dorotha Barton, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$23 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO

SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$10 Mil
Hd: David S. Brooks, VP&TO

Shelbyville

FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$9.6 Mil
Hd: Arthur M. Thurston, Chm&TO
Dorine Wolsiefer Abel, VP&TO
Janet Roberts, AsstTO

SHELBY NATIONAL BANK
49 Public Sq.
P.O. Box 460 46176
317/398-4423 Tr$7 Mil
Hd: Robert D. Leming, Pres&TO

Sheridan

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TrInv: William Rozycki, VP&TO
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Plaza East Bldg.
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Sharon Sloan, TO
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Catherine Hostetler, IO
TrOpers: Alan Johnson, VP&TO
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Michael Heminger, ExecVP

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Spencer

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2nd & Brady Sts. 52801
319/388-2654 Tr$26 Mil
PersTr,CorpTr: Paul Dresselhaus, TO
EmplBen,ComTrF,TrInv: Debra Morris, AsstTO
TrOpers,Nb,TDP: Margo A. Hancock, TO

Decorah

DECORAH STATE BANK
120 West Water St. 52101
319/382-2991 Tr$4.2 Mil
Hd,Nb: James Coplen, VP&TO
EmplBen,TrOpers: Bea Strinmoen, AsstTO

★Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$412 Mil
Hd: J. Michael Deege, SrVP&TO
PersTr: Candice Rathbun, AsstVP&TO
CorpTr: Jack Rogers, VP&TO
ComTrF,TrInv: Rick Kwiecinski, VP&TO
EmplBen: Jim Greenfield, TO
TrOpers: Marilyn Carlson, VP

BRENTON BANKS INC.
(Holding Company)
Capital Square, Ste. 200
P.O. Box 5193 50306
515/244-4088 Tr$217 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Eagle Grove, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Perry, Urbandale & Vinton)
Hd. of Trust Depts. for all Brenton Banks:
Thomas J. Flynn, VP&TO
Craig V. McGarry, AsstVP&TO
Rex M. Anderson, TO
D. Alfred Jones, TO
EmplBen: Al Garson, AsstVP&TO
TrOpers: Cheryl Cummins, TOpO

BRENTON NATIONAL BANK OF DES MOINES
(See Brenton Banks, Inc., Des Moines)
Capital Square, Suite 200 50304
515/244-4088 Tr$156 Mil
Hd,Nb: Thomas J. Flynn, SrTO
Diantha J. Spear, AsstVP&TO

HAWKEYE BANK & TRUST OF DES MOINES
2401 University Ave. 50311
515/277-6441 Tr$10 Mil
Hd: Michael B. Hassett
Cindy Kinsey, TrAsst

HAWKEYE CAPITAL BANK AND TRUST
(Subsidiary of Hawkeye BanCorporation)
E. 5th & Locust St. 50309
515/244-5111 Tr$76 Mil
Hd,PersTr,CorpTr,EstPlng,Nb: Gregory O'Hara, VP&SrTO
TrInv,ComTrF,EstPlng,: Allan Somers, TO
PersTr,ComTrF,TrOpers: Nancy Crittenden, TO
EmplBen: Pat George Olesen, AsstTO

NORWEST BANK DES MOINES, N.A.
666 Walnut St. 50309
515/245-3202 Tr$650 Mil
Hd: James D. Kempkes, SrVP
PersTr: James D. Robinette, VP
EstAdmin: James W. Frost, VP
CorpTr: Lois M. Olson, SrTO
ComTrF,EmplBen: Don S. Mears, VP
TrOpers: John K. Benoit, Jr., VP
Nb: Richard W. Carey, VP

PLAZA STATE BANK
P.O. Box 3660 50322
515/278-1671, Ext. 134 Tr/u$1 Mil
Mgr: Kathy Ivers

UNITED CENTRAL BANK OF DES MOINES,NatAssn
Locust at 6th Ave. 50304
515/245-7030 Tr$276 Mil
Hd: Jack R. Schreiber, VP&SrTO
CorpTr,EmplBen: Jon F. Von Gillern, CTO
TrInv,ComTrF: Larry R. Cobb, SrTrInvO
TrOpers: Carol T. Stone, TOpO
EstAdmin: Dirk C. Van Zante, SrTO
Nb: Martin C. Sprock, FPO
PersTr: Willis O. Cairo, SrTO

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr/o$177 Mil
Hd: Verne C. Bates, VP&SrTO
PersTr: Michael Hyzer, SrTO
PersTr: Susan P. Cramer, VP&TO
Jean Tannatt, TrAdm
Sharon Grafft, TrAdm
Dodie Bauman, TrAdm
TrInv,CorpTr,ComTrF: Scott Konecny, TrInvO
EmplBen,Nb: Charles Leibold, SrTO
Sharon Pontier, TO
TrOpers: Jill Hurst, TOpO

De Witt

DEWITT BANK & TRUST CO.
52742
319/659-3211 Tr$3 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dows

FARMERS STATE BANK
50071
515/852-4151
Hd: Eldon Walbaum, VP

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$110 Mil
HdRetail: Leo J. Meier, ExecVP&TO
HdFinSvcs: Robert J. Donovan, VP&TO
CorpTr,ComTrF: Jean Konzen, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Paul Jaeger, TO
TrOpers: Gloria Cahalan, TOpO
Nb: King Herr, TrConslt
PersTr: Steve Martin, AsstTO

DUBUQUE BANK & TRUST CO.
P.O. Box 778 52001
319/589-2130 Tr$20 Mil
Hd: Paul J. Peckosh, VP&TO
PersTr: Bruce Rehmke, TO
TrInv: Melvin Miller
TrOpers: Rita McCarthy, TOpO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$80 Mil
Hd,CorpTr,Nb: Mark J. Willging, VP&TO
ComTrF,TrInv: John M. Hansen, VPInv
PersTr: Mark T. Middlebrook, TO
PersTr,EmplBen: Cheryl M. Christ, TrAdmO

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, ExecVP
Nb: R. L. Hansen, VP&AsstTO

Eagle Grove

BRENTON STATE BANK
(See Brenton Banks, Inc., Des Moines)
121 N. Commercial Ave.
P.O. Box 105 50533
515/448-5161 Tr$1 Mil
Hd,Nb: David A. Rouse, Pres&TO

Earlham

EARLHAM SAVINGS BANK
50072
515/758-2251 Tr$1 Mil
Hd: Jean Daggett, Csh&TO

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$1.4 Mil
Hd: Raymond L. Nance, VP

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319/285-4876 Tr$9.2 Mil
Hd: Richard A. Fahrenkrug, TO

Emmettsburg

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

PALO ALTO COUNTY STATE BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 386 50536
712/852-4412 Tr$2 Mil
Hd,Nb: James H. Crane, Pres&TO
John M. Hand, ExecVP
Thomas J. Flynn, TO
Lois E. Jurries, AsstTO

Estherville

UNITED CENTRAL BANK & TRUST CO.
1 N. 6th St. 51334
712/362-3561 Tr$3 Mil
Hd: David W. Wood, ExecVP

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, ExecVP&TO

Fonda

THE FIRST NATIONAL BANK
P.O. Box 399 50540
712/288-4421
Hd: Thomas M. Awtry, ExecVP&TO

Forest City

FOREST CITY BANK & TRUST CO.
P.O. Box 330 50436
515/582-4141 Tr$2.7 Mil
Hd: Judy Berry, AsstVP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$39 Mil
Hd: John M. Dunleavy, VP&TO

NORWEST BANK FORT DODGE, N.A.
P.O. Box 658 50501
515/576-6811 Tr$30 Mil
Hd: Don Young, VP&TO

UNITED CENTRAL BANK & TRUST CO. OF FORT DODGE
50501
515/576-1156 Tr$34 Mil
Hd: Gene C. Gutknecht
PersTr,Nb: Peter Wolters
TrOpers: Linda Fuller

Fort Madison

FORT MADISON BANK & TRUST CO.
P.O. Box 329 52627
319/372-5164 Tr$10 Mil
Hd: Charles J. Walker, ExecVP&TO

IOWA STATE BANK
Ninth St. & Ave. G, P.O. Box 306 52627
319/372-1134 Tr$486 Mil
Hd: Richard Rump, SrVP&TO

LEE COUNTY SAVINGS BANK
P.O. Box 280 52627
319/372-2243 Tr$3.2 Mil
Hd: James R. Benbow, VP&TO

Fostoria

FARMERS SAVINGS BANK
712/262-2708 Tr/u$1 Mil
Hd: Dale Tatman, TO

Galva

FIRST TRUST & SAVINGS BANK
P.O. Box 111 51020
712/282-4439
Hd: David P. Claussen, ExecVP&TO

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 506 51443
712/659-3611 Tr$2 Mil
Hd: R. H. Van Horn, Pres

Grand Junction

PEOPLES TRUST & SAVINGS
50107
515/738-2314 Tr$1 Mil
Hd: R. G. Loof, Pres

Grinnell

GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr/u$1 Mil
Hd: F. Addison Jones, Pres&TO

POWESHIEK COUNTY NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 149 50112
515/236-7575 Tr$9 Mil
Hd,Nb: Craig V. McGarry, TO
Douglas R. Hill, ExecVP&TO
Ruth A. Jones, AsstTO

Grundy Center

FARMERS SAVINGS BANK
P.O. Box 175 50638
319/824-5226 Tr$1 Mil
Hd: L. C. Pike, Pres&TO

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431
Hd: Dale Bee

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: Roger Underwood, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK
52147
319/427-3255 Tr/u$1 Mil
Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2291 Tr$5 Mil
Hd: James R. Gordon, VP&TO

Humboldt

HAWKEYE BANK & TRUST
P.O. Box 547 50548
515/332-1142 Tr$2.6 Mil
Hd: Larry D. Curran, SrVP&TO
TrOpers: Linda A. Law

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515/332-1451 Tr$1.5 Mil
Hd: J. L. Campbell, Jr., Pres
PersTr,CorpTr,EmplBen: R. J. Pattee, TO

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: Jack E. Chase, Pres

IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$10 Mil
(Branch in Arthur)
Hd: Thomas M. Wigley, VP&TO

Independence

SECURITY STATE BANK
231 First St. E. 50644
319/334-7035
Hd: C. A. Handfelt, Pres&TO
James L. Walker, VP&AsstTO

Indianola

PEOPLES TRUST & SAVINGS BANK
50125
515/961-6241
Kim Tierney Keller, AsstTO
Peggy Wickett, AsstTO

WARREN COUNTY BRENTON BANK & TRUST
(See Brenton Banks, Inc., Des Moines)
P.O. Box 157 50125
515/961-5321 Tr$5 Mil
Hd: Eugene T. Smith, Pres&TO
Nb: Thomas J. Flynn, TO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52240
319/351-7000 Tr$80 Mil
Hd: Vincent L. Maurer, SrVP&SrTO
Dallas Hogan, VP&TO
Betty Lepic, TO
Stephen M. Kensinger, TrInvO

IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/356-3934 Tr$32 Mil
Hd: George R. Dane, SrVP&TO

Jefferson

BRENTON STATE BANK OF JEFFERSON
(See Brenton Banks, Inc., Des Moines)
200 W. State St. 50129
515/386-2141 Tr$11 Mil
Hd: Roger R. Rinderknecht, Pres&TO
Verna M. Ball, TO&TrInvO
Nb: Rex M. Anderson, TO

HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$10 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO

Kanawha

FARMERS STATE BANK
50447
515/762-3222 Tr/u$1 Mil
Hd: James E. Mallen, Pres

Kellogg

KELLOGG-SULLY BANK & TRUST
P.O. Box 38 50135
515/526-8231 Tr/u$1 Mil
Hd: Chuck Fritz, Pres&TO
Sylvia Groom, TO&AdmLoanO

Keokuk

KEOKUK SAVINGS BANK & TRUST CO.
P.O. Box 1008 52632
319/524-2944 Tr$4.5 Mil
Hd: Ellen Nepote, VP
Nb: E. Johnstone, II, Pres
TDP: Kay Ziemke

THE STATE CENTRAL SAVINGS BANK
P.O. Box 847 52632
319/524-1021 Tr$17 Mil
Hd: W. A. Logan, ChmBd&TO

Keosauqua

FARMERS STATE BANK
P.O. Box 130 52565
319/293-3794 Tr$1 Mil
Hd: A. P. Ovrom, Pres&TO

The Directory of Trust Institutions is included in a T&E subscription!

IOWA (Cont'd)

Knoxville

THE COMMUNITY NATIONAL BANK & TRUST
102 S. Second St., P.O. Box 269 50138
515/828-8041 Tr$1.4 Mil
Hd: Dean Hicks, Pres&TrChm
John Kamerick, VP&TO
David J. Smith, VP&TO
Thomas J. Flynn, TO

IOWA STATE SAVINGS BANK
P.O. Box C 50138
515/828-8000
Hd: Ned K. Job, Pres
Katheryne Sims, TO

Lake City

LAKE CITY STATE BANK
201 N. Center St. 51449
712/464-3181 Tr$3 Mil
Hd: John T. Patrick, Pres&TO

Lansing

KERNDT BROS. SAVINGS BANK
P.O. Box 325 52151
319/538-4231 Tr/u$1 Mil
Hd: Alvin Lynes, VP

Larchwood

SECURITY SAVINGS BANK
51241
712/477-2496 Tr$2.3 Mil
Hd: L. R. Impecoven
J. M. Dominy
R. A. Bonander

Laurens

LAURENS STATE BANK
102 South Third St. 50554
712/845-2627 Tr$7.5 Mil
Hd: Richard L. DeYoung, ExecVP&TO
Nancy Goedert, TrAsst

LeMars

FIRST NATIONAL BANK
P.O. Box 1230 51031
712/546-7811

Leon

DECATUR COUNTY STATE BANK
P.O. Box 171 50144
515/446-4841 Tr$1 Mil
Hd: Ward Kilgore, Pres

Lester

PEOPLES BANK & TRUST
P.O. Box 37 51242
712/478-4411
(Branch of Rock Valley)
Hd: Andrea Van Beek, TO

Little Rock

ROCK RAPIDS STATE BANK
P.O. Box 337 51243
712/479-2286
(Branch of Rock Rapids)
TrOpers: Nancy Brestel

Livermore

LIVERMORE STATE BANK
P.O. Box 269 50558
515/379-1435
Hd: Dennis DeGroot, ExecVP

Lohrville

LOHRVILLE SAVINGS BANK
P.O. Box 316 51453
712/465-2605
Hd: O. E. Van Horn, Pres&TO

Lowden

AMERICAN TRUST & SAVINGS BANK
P.O. Box E 52255
319/944-5391 Tr/u$1 Mil
Hd: William K. Stout, ChmBd,Pres&TO

Madrid

CITY STATE BANK
105 E. 2nd St. 50156
515/795-3807 Tr/u$1 Mil
Hd: R. J. Sundberg, Pres&TO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.0 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
W. K. Wiewel, TO
Joseph Wiewel, TO
J. A. Wiewel, TO
Mary R. Duggan, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK
402 Main St. 51034
712/882-1343 Tr$1 Mil
Hd: Neil R. Kirby, Pres

MAPLETON TRUST & SAVINGS BANK
P.O. Box 183 51034
712/882-1131 Tr$3 Mil
Hd: Ed Henkenius, AsstVP

Maquoketa

HAWKEYE BANK & TRUST CO.
120 S. Main St. 52060
319/652-2487 Tr$3.5 Mil
Hd: Patricia L. Burris, TO

MAQUOKETA STATE BANK
203 N. Main St. 52060
319/652-2491 Tr$8 Mil
Hd: John W. Fagerland, Pres
PersTr,CorpTr,TrInv,ComTrF,Nb: Edward L. Tubbs, ChmBd
Mary Ann Trevathan, SrVP
EmplBen,TrOpers: Elaine Edwards, AsstVP&AsstTO

Marathon

THE CITIZENS STATE BANK
P.O. Box 37 50565
712/289-4401 Tr/u$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 548 51035
712/376-4154
Hd: Carleton C. Van Dyke, Pres&TO
Stanley O. Nervig, VP&TO
Kenneth L. Ogren, AsstVP&TO

Marion

FARMERS STATE BANK
1240 8th Ave.
P.O. Box 569 52302
319/377-4891 Tr$7 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TOpO
Mary Newton, Sec

Marshalltown

COMMERCIAL STATE BANK
P.O. Box 717 50158
515/752-4591 Tr$4.9 Mil
Hd: J. L. Forinash, TO

FIDELITY BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 310 50158
515/754-5612 Tr$21 Mil
Hd,Nb: Craig V. McGarry, VP&TO

SECURITY SAVINGS BANK
P.O. Box 370 50158
515/754-5500 Tr$45 Mil
Hd: Michael W. Bloom, VP&TO
Farm: Michael Baltes, FM
TrAdmin: Karen Elder, AsstTO

Mason City

HAWKEYE BANK & TRUST
State & Delaware Sts. 50401
515/432-2457
Hd: Phyllis A. Rush

NORWEST BANK MASON CITY, NatAssn
P.O. Box 411 50401
515/423-1720 Tr$29 Mil
Hd: Gary K. Koos, TO

UNITED CENTRAL BANK & TRUST COMPANY OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: J. M. Barnes, SrVP&TO
James W. Hackbart, AsstVP&AsstTO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
319/432-7291 Tr/u$1 Mil
Hd: R. S. Steen, ExecVP&TO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John W. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C. L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
P.O. Box 205 50167
515/677-2259 Tr/u$1 Mil
Hd: Mrs. Ferne A. Brelsford, VP&TO

Missouri Valley

PEOPLES STATE BANK
411 East Erie St., P.O. Box 410 51555
Hd: Paul J. Kovar

Monticello

MONTICELLO STATE BANK
202 W. First St. 52310
319/465-3505 Tr$24 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
TrOpers: Robert D. Patten, VP
Nb: Lois Hines

Mt. Pleasant

HAWKEYE BANK & TRUST
P.O. Box 709 52641
319/385-9054
Donald F. Carmody, Pres&TO

HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$1.25 Mil
Hd: Robert L. Norris, Pres

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr/u$1 Mil
Hd: J. A. Fordyce, Pres&SrTO
B. J. Behrens, AsstCsh&AsstTO

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$25 Mil
Hd: Loren A. Backhaus, VP&TO

FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$16 Mil
Hd: Robert P. Solheim, SrVP&TO
TrOpers: Margaret C. Mathes, VP&TO

Nashua

FIRST NASHUA STATE BANK
302 Main St. 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
PersTr: R. L. Gossard, ExecVP&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Neola

FARMERS & MERCHANTS STATE BANK
P.O. Box 37 51559
712/485-2245 Tr/u$1 Mil
Hd: Traverse L. Hall, Pres
PersTr: M. J. Welbourne, VP
Hazel L. Hall, ChmBd

Nevada

NEVADA NATIONAL BANK
P.O. Box 59 50201
515/382-2101 Tr$1.9 Mil

STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$1 Mil
Hd: Dale F. Collings, VP,Csh&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

New Hampton

FIRST NATIONAL BANK
P.O. Box 306 50659
515/394-2116
Hd: Ronald D. Diddy, Pres
Harlan A. Pose, Csh&TO

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: G. R. Cassabaum, VP&TO

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3321 Tr$2.3 Mil
Hd: A. J. Hill, ChmBd&TO
PersTr,TrOpers: G. D. Hill, Pres&AsstTO
TrInv: C. Wabeke, VP&TO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1166 50208
515/792-3444 Tr$50 Mil
Hd,TrInv,Nb: Keith J. Gredys, VP&TO
PersTr: Bernadine R. Howell, TO
CorpTr,EmplBen,TrOpers: David Goos, TOpO

Oakland

CITIZENS STATE BANK
P.O. Box 68 51560
712/482-6431 Tr/a$1 Mil
Hd: Ellen E. Bentley, AsstCsh&TO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr/u$3 Mil
Hd: Flora Kisner, AsstTO
Donald F. Baumgartner, SrVP&AsstTO

OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr$11.04 Mil
Hd: David Helscher, VP&TO

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 805 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO
TrOpers: Nancy Brestel

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$3.9 Mil
Hd: Cheryl A. Bonjour, VP

Osceola

CLARKE COUNTY STATE BANK
P.O. Box 487 50213
515/342-6581 Tr/u$1 Mil
Hd: Jane Houston, Csh&TO
Earl Curtis, Pres&TO

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$6 Mil
Hd: Kenneth C. Hanna, VP&SrTO

MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$1 Mil
Hd: Lynn Howard
TDP: Bill Sunstrum

Ottumwa

NORWEST BANK OTTUMWA, N.A.
231 W. Second St.
P.O. Box 220 52501
515/682-8125
Hd: Susan J. Brown

SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$2.357 Mil
Hd: Gary K. Johnson, TO

UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$62 Mil
Hd: Frank T. Juvan, VP&SrTO
Diane D. Glenn, TO
Larry Schmitz, TO

Oxford

FIRST TRUST & SAVINGS BANK
52322
319/628-4755 Tr/u$1 Mil
Hd: J. M. Bigelow, ExecVP&Csh

Parkersburg

PARKERSBURG STATE BANK
P.O. Box 70 50665
319/346-2414
Hd: Charles V. Perry, ExecVP

Paullina

THE FIRST NATIONAL BANK
P.O. Box L 51046
712/448-3456 Tr$2.5 Mil
Hd: Vernon E. Hibbing, Pres

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C. L. Vander Ploeg, SrVP&TO

Perry

BRENTON NATIONAL BANK OF PERRY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 8 50220
515/465-5611 Tr$8 Mil
Hd: C. R. Collins, Pres&TO
TrOpers: Lorraine Winger, TO
Nb: Ronald D. Larson, SrVP&TO
Rex M. Anderson, TO

PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr/a$7.5 Mil
Hd: James R. Haas, SrVP&TO
EmplBen: John M. Shanda

Pierson

FARMERS SAVINGS BANK
51048
712/375-5329 Tr$.5 Mil
Hd: Jim Sheehan, Pres

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

IOWA (Cont'd)

Pocahontas

THE COMMERCIAL STATE BANK
P.O. Box 100 50574
712/335-3322
Hd: Rodney B. Amlie, Pres

POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615 Tr$.5 Mil
Hd: James P. Lage, Pres&TO

POSTVILLE STATE BANK
P.O. Box 130 52162
319/864-7441 Tr/u$1 Mil
Hd: R. E. Taylor, Pres

Princeton

FARMERS SAVINGS BANK
328 River Drive 52768
319/289-5311 Tr/u$1 Mil
Hd: Glen H. Suiter, Chm

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, Pres

Remsen

FARMERS SAVINGS BANK
P.O. Box 597 51050
712/786-1143
Hd: David G. Wingert, AsstVP&TO

Renwick

RENWICK SAVINGS BANK
P.O. Box 7 50577
515/824-3251 Tr$.5 Mil
Hd: William D. Tufford

Rock Rapids

ROCK RAPIDS STATE BANK
51246
712/472-2537 Tr$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek, VP&TO
TrOpers: Nancy Brestel

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO

Rockwell City

UNION STATE BANK
P.O. Box 268 50579
712/297-7556 Tr/o$1 Mil
Hd: James R. Esmay, TO

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Rolfe

ROLFE STATE BANK
50581
712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Pres&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO

SAC CITY STATE BANK
P.O. Box 6 50583
712/662-4721 Tr/u$1 Mil
Hd: George H. Pingrey, Pres&TO
TrOpers: Royce E. Case, AsstVP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
P.O. Box 219 50472
515/736-4501 Tr$1 Mil
(Branch in Stacyville)
Hd: Donal R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
51053
712/275-4261 Tr$3 Mil
Hd: J. M. Currie, Pres&TO
Farm: Rodney Plagman, VP,FM&TO

Seymour

HAWKEYE BANK & TRUST N.A.
215 N. 5th 52590
515/898-2296
(Branch of Centerville)
Linda Miller, AsstTO

Sheldon

CITIZENS STATE BANK
808 3rd Ave. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO

SECURITY STATE BANK
P.O. Box 70 51201
712/324-5141 Tr$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Robert J. Engel, VP

Shenandoah

THE CITY NATIONAL BANK
116 South Blossom St. 51601
712/246-2205 Tr$3 Mil
Hd: George H. Perry, Pres&TO
PersTr: Ruth Dwyer, TO

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: David D. Vaselaar, ExecVP&TO

Sidney

FREMONT COUNTY SAVINGS BANK
51652
712/374-2622 Tr/u$1 Mil
Hd: Ralph D. Storey, Pres

Sioux City

FIRST NATIONAL BANK
501 Pierce St.
P.O. Box 3248 51102
712/277-0696
Jack Scherrman, VP&TO
TrInv: Ed Den Beste, TO
TrOpers: Glenda Moriarty, Mgr

NORWEST BANK SIOUX CITY, N.A.
P.O. Box 808 51102
712/252-4141
Hd: Stephen Stroud, VP&TO

SECURITY NATIONAL BANK
607 Pierce St. 51102
712/277-6586 Tr$185 Mil
Hd: Delaine C. Peterson, SrVP
PersTr: Kent C. Handel
CorpTr,EmplBen: Michael Shade
TrOpers: Jeanette Wendt, TOpO
EstAdmin: Robert Christiansen
TrInv,ComTrF: Ann Earley
Nb: L. C. Jensen, VP&TO

TOY NATIONAL BANK
P.O. Box 57 51102
712/279-5677 Tr/o$55 Mil
Hd,CorpTr,Nb: Russell Curtis, VP&MngTO
PersTr,ComTrF: Robert S. Grothaus, VP&TO
Prob: Clark Schmitz, AsstTO
TrInv,EmplBen: David Margheim, AsstVP&TO
TrOpers: Kathryn DeSmet, TOpO
FmMgmt: Gary L. Walters, FM

Spencer

FARMERS TRUST & SAVINGS BANK
P.O. Box 4028 51301
712/262-3340 Tr$4 Mil
Hd: Jack Easter, CEO
Dianna "Fred" Sopeland, TO

HAWKEYE BANK & TRUST
P.O. Box 4068 51301
712/262-1940 Tr$5 Mil
Hd: Paul E. Strautz, VP&TO
TrOpers: Rita Hoffman, AsstTO

UNITED CENTRAL BANK OF SPENCER,NatAssn
P.O. Box 6128 51301
712/262-2200
Hd: David W. Cuttell, ExecVP&TO

Stacyville

ST. ANSGAR STATE BANK
50476
515/737-2320
(Branch of St. Ansgar)

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$37 Mil
Hd: Larry E. Dugan, TO

THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 549 50588
712/732-2190
Hd: Dale L. Martin, VP&TO
Rose A. Nelson, Csh&TO

SECURITY TRUST & SAVINGS BANK
P.O. Box 429 50588
712/732-3022 Tr/u$1 Mil
Hd: E. L. Ballou, Pres&TO

Story City

RANDALL-STORY STATE BANK
50248
515/733-4396 Tr$3 Mil
Hd: Donald A. Hoy

STORY COUNTY STATE BANK
50248
515/733-4322 Tr/u$1.3 Mil
Hd: Robert E. Sweet, Pres&TO

47.2% of the subscribers of
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THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 206 50674
319/578-3312 Tr$1.9 Mil
Hd: Robert Arthaud, Pres
Dale J. Lehmkuhl, ExecVP&TO
Glenn H. Wiebke, VP&TO

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP,Csh&TO

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: Eugene Robison, ExecVP&TO
Daryl Hynek, Csh&AsstTO
Philip Reed, AsstCsh&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken
Neal E. Boyken

Traer

FARMERS SAVING BANK
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbana

URBANA SAVINGS BANK
52345
319/443-2562
Hd: John A. Suchomel, Pres&TO

Urbandale

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
7031 Douglas St. 50322
515/278-6808 Tr/u$1 Mil
Hd: David Nagel, Pres&TO
Marc S. Johnson, VP&TO
Thomas J. Flynn, TO
Al Garson, TO
Patsy L. Schoen, AsstTO

Victor

VICTOR STATE BANK
P.O. Box 149 52347
319/647-2331 Tr/u$1 Mil
Hd: R. V. Dentel, Pres&TO

Vinton

BRENTON BANK & TRUST COMPANY OF VINTON
(See Brenton Banks, Inc., Des Moines)
P.O. Box 112 52349
319/472-2373 Tr$2 Mil
Hd: Michael A. Cruzen, Pres
Jeff Hagen, AsstVP&TO
Nb: D. Alfred Jones, TO

STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$12 Mil
Hd: John W. Ketchen
Vernon L. Geiger, ExecVP&TO

Walcott

WALCOTT TRUST & SAVINGS
52773
319/284-6202
Hd: Ken H. Dietz

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, AsstTO

Wall Lake

WALL LAKE SAVINGS BANK
202 Main St. 51466
712/664-2311
Hd: J. E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
Hd: Dale J. Torpey, CEO&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: Charlotte Pencil, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$106 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO
TrInv: Curtis Kyhl, VP

PEOPLES BANK & TRUST CO.
419 West 4th 50704
319/235-1414 Tr$100 Mil
Hd: John L. Calton, SrVP&TO
Dick Schmit, VP&TO
Henry E. Edsill, AsstVP&TO
Kelly L. Moore, TO
Claudia G. Schroeder, TO

WATERLOO SAVINGS BANK
425 Cedar St. 50704
319/235-1431 Tr$100 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: James E. Thielen, TO
ComTrF,EmplBen: Dennis Egel, TO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 837 50677
319/352-1340 Tr$4.9 Mil
Hd: Rodney Drenkow, VP&TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$5 Mil
Hd: Paul A. Meyers, SrTO

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$6 Mil
Hd: L. Richard Anderson

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$2 Mil
Hd: S. R. Barber, Chm
Daniel H. Doyle, Pres
EmplBen: Roger Borup, ExecVP

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Kofoed, ExecVP&TO

West Burlington

WEST BURLINGTON SAVINGS BANK
P.O. Box 100 52655
319/754-7501
Hd: Charles N. Gross, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 65020 50265
515/225-2300 Tr$10.9 Mil
Hd: David Milligan, 1stVP&TO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2.5 Mil
Hd: R. T. Rehmke, Pres

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$3.1 Mil
Hd: Bruce Crandall, ExecVP

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-2471
Hd: Dennis Henning, Pres&TO

Wilton

WILTON SAVINGS BANK
P.O. Box 556 52778
319/732-2077 Tr$8 Mil
Hd: Ronald W. Follmann

Winfield

PEOPLES STATE BANK
52659
Tr/u$1 Mil
Hd: Michael Garris

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$15 Mil
Hd: D. A. Bolton, Pres&TO

Wyoming

CITIZENS STATE BANK
P.O. Box B 52362
319/488-2211 Tr/u$1 Mil
Hd: Harlan Q. Jacobson
Geraldine F. Lousen, AsstTO

KANSAS

Abilene

CITIZENS BANK AND TRUST CO.
Fourth & Spruce 67410
913/263-2210 Tr$5 Mil
Hd: Chuck Lyman, VP&TO
TrOpers: Barbara Emig, AsstTO

Albert

THE FARMERS BANK & TRUST
P.O. Box 100 67511
316/923-4212 Tr/u$1 Mil
Hd: William Robbins, Pres&TO
ComTrF,TrOpers: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 250 67003
316/842-5164 Tr$3.5 Mil
Hd: Charles Masner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$24 Mil
Hd: Stephen A. English, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO

Atchison

THE CITY NATIONAL BANK
626 Commercial St.
P.O. Box 309 66002
913/367-3412 Tr/u$10 Mil
Hd: June Lynn, VP&TO
TrOpers: Janet Jackson

EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u$20 Mil
Hd: Paul H. Adair
TrOpers: Kathy Clark

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

AUGUSTA BANK & TRUST
P.O. Box 400 67010
316/775-2227
Hd: Jean Lunsford, VP

Baxter Springs

AMERICAN NATIONAL BANK
P.O. Box 597 66713
316/856-2301 Tr$1 Mil
Hd: Geraldine Randall

Beloit

GUARANTY STATE BANK & TRUST CO.
201 S. Mill St. 67420
913/738-3501 Tr$8.1 Mil
Hd: Marcia A. Hauck, VP&SrTO
Thomas L. Pruitt, VP&AsstTO
Jane Pruitt, TrAcctAdm
Joni Clark, TrSec

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Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON
P.O. Box 185 66839
316/364-8611 Tr/u$1 Mil
Hd: W. F. Dreiling

Chanute

THE FIRST NATIONAL BANK
P.O. Box 598 66720
316/431-4200
Hd: Paula Bevans, VP&SrTO

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Pres&TO

Coffeyville

THE FIRST NATIONAL BANK
P.O. Box 567 67337
316/251-0200 Tr/o$35 Mil
Hd: Phillip W. Hocker, VP&SrTO
Laudine S. Luhn, AsstVP&TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd,EmplBen,TrOpers,Nb:
Dale D. Harkins, Chm
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$13.3 Mil
Donald R. LacKamp, Pres&TO
Hd: Jill A. Casado, VP&TO
Debbie Deneault, AsstVP&TO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$7 Mil
Hd,PersTr,CorpTr,EmplBen:
Donice Mink, AsstTO
Donna Kline, AsstTO

El Dorado

FIRST NATIONAL BANK & TRUST CO.
200 N. Main St. 67042
316/321-5200 Tr$4 Mil
Hd,Nb: Rod Ziegler, Pres&TO
Venettia Maddux, AsstTO

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

THE *Walnut Valley*
BANK & TRUST

WALNUT VALLEY BANK & TRUST
P.O. Box 777 67042
316/321-1250 Tr$11 Mil
Hd: Stephen C. Funk, VP&TO
TrOpers,TDP: Yvonne J. Lee, TrSec
EmplBen: Gary B. Harbaugh, AsstTO
Nb: Richard C. Milhon, VP

Ellis

ELLIS STATE BANK
916 Washington St. 67637
Hd: J. M. Downing

Emporia

CITIZENS NATIONAL BANK & TRUST CO.
6th & Commercial Sts. 66801
316/342-5350 Tr$51 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Mike Slattery, AsstVP&TrAdmO
TrOpers: Rosella M. DeMotte, AsstVP&TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$23.5 Mil
Hd: Howard G. Gunkel, ExecVP&TO
PersTr: Jeffrey L. Morrow, AsstTO
TrOpers: Linda Lane, TOpO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516 Tr/o$2 Mil
R. D. Rucker, Pres&TO
Rick D. Smith, SrVP&TO
Monte Harden, AsstVP&AsstTO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-2314
Hd: Richard R. Eads, SrVP&TO

Gardner

FARMERS BANK & TRUST CO.
66030
913/884-7715 Tr/u$1 Mil
Hd: Shannon De Weese

Garnett

GARNETT STATE SAVINGS BANK
P.O. Box 329 66032
913/448-3111
Hd: Loran W. Wilson

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr$17 Mil
Hd: Alan Deines, SrVP&TO

GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr$1 Mil
Hd: L. D. Goodwin, Pres&TO
Arthur Jones, Csh&AsstTO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr$2.5 Mil
Hd: Clyde O. Burnside, Jr., SrVP&TO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: J. A. Mermis, Jr., VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$14.3 Mil
Hd: George K. Corbett, VP&TO
TrInv: Richard L. Ramsey, VP&IO
Charles R. Mikkelsen, AsstTO
FIRST NATIONAL BANK
P.O. Box 400 67601
913/625-6595, Ext. 45 Tr$4 Mil
Hd: Evelyn L. Schumacher

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$9 Mil
Hd: Russell M. Shields, TO
Fredrecia H. Kepple, TOpO&AsstTO
TrOpers: Tami Peters
Betty Witte
MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$5 Mil
Hd,Nb: Harlin L. Schram, Pres&TO
PersTr,CorpTr: Gerald C. Speidel, Jr., ExecTO
TrInv,ComTrF: Susan I. Scarbrough
Leo Tritsch
Edward Sourk
Scott Foster

Hill City

THE CONSOLIDATED STATE BANK
101 East Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

Hoxie

HOXIE STATE BANK
P.O. Box 77 67740
913/675-3261 Tr/u$1 Mil
Hd: Harriet C. Shatzell, Pres&TO
PersTr: Sam L. Smith, VP&Csh
TrOpers: Helen A. Shaw, VP&AsstTO
Nb: Kenneth Kahle, VP&TO

Hutchinson

BANK OF KANSAS
P.O. Box 1707 67504-1707
316/663-5011
Hd: D. Densmore Shute Hart, Pres
TrOpers: Stuart L. Schrader, TO
CENTRAL STATE BANK
P.O. Box 1366 67501
316/663-0610 Tr$22 Mil
Hd: Thomas A. Ackerman, ExecVP&TO
Terry L. Henry, TO
FIRST NATIONAL BANK
1 N. Main St. 67501
316/663-1521 Tr$80 Mil
Hd,ComTrF: Don Adams, SrVP&TO
PersTr,Nb: Dave Hederstedt, VP&TO
Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO
HUTCHINSON NATIONAL BANK & TRUST CO.
P.O. Box 1488 67501
316/662-0561 Tr$103 Mil
Hd: Shirley Lang
PersTr,CorpTr: Dean Kennedy
TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Chris Bontrager
Est&CtAccts: Steven Engelhardt

Independence

CITIZENS NATIONAL BANK
P.O. Box 687 67301
316/331-3100 Tr$4 Mil
Hd: Albert K. Sewell, Chm&TO
THE INDEPENDENCE STATE BANK OF INDEPENDENCE, KS
P.O. Box 726 67301
316/331-4800 Tr$1.5 Mil
Hd: Ben F. Boys, TO
PersTr: Martha Swanson, AsstTO

Inman

THE BANK OF INMAN
P.O. Box 307 67546
316/585-6431 Tr/o$26 Mil
Hd: Adolyn C. Bartels, Chm&TO
Robert A. Bartels, ExecVP&TO

Iola

ALLEN COUNTY BANK & TRUST
P.O. Box 428 66749
316/365-6921 Tr$4.78 Mil
Hd: Margaret E. Bryson, VP&TO
IOLA BANK & TRUST CO.
66749
316/365-3101 Tr$2 Mil
Hd: Howard K. Gilpin, Pres&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY
P.O. Box 700 66441
913/238-4114 Tr$16 Mil
Hd: Dan E. Craig, VP&TO
Della Schnackenburg, AsstTO
THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS
P.O. Box 348 66441
913/762-4121 Tr$3 Mil
Hd: Don Uptegrove, VP&TO

Kansas City

BROTHERHOOD BANK & TRUST COMPANY
756 Minnesota Ave. 66101
913/321-4242 Tr$10 Mil
Hd: Marvin J. Max, ExecVP&TO
PersTr,CorpTr,TrInv,Nb: Thomas W. Johnson, AsstVP&TO
EmplBen,TrOpers,TDP: Rose Marie Peel, AsstCsh&TO
COMMERCIAL NATIONAL BANK
6th & Minnesota Ave. 66117
913/371-0035 Tr$200 Mil
Hd: Wm. C. Tempel, SrVP
PersTr,EmplBen: Earl D. Tjaden, VP
CorpTr: R. H. Hamilton, VP&TO
TrOpers: Shirley Mattox, TO
TrInv: James L. Moffett, CFA,VP&TrInvO
Nb: Dennis Hudson, VP
HOME STATE BANK
P.O. Box 1370 66117
913/321-3333 Tr$10 Mil
Hd: Charles Eklund, SrVP&TO
TrOpers: Mrs. Ruth Whitmore, AsstTO
INDUSTRIAL STATE BANK
32nd & Strong Ave. 66106
913/831-2000 Tr/u$1 Mil
Hd,PersTr,CorpTr,TrInv: George J. Buser, Jr., TO
MARK TWAIN KANSAS CITY BANK
4901 Main St., P.O. Box 30145 64112
816/756-1300 Tr$8.7 Mil
Hd,PersTr: Terry R. Post, Pres
CorpTr,EmplBen: Michael J. Patton, VP
TrOpers: Cheryl Hess
ROSEDALE STATE BANK & TRUST CO.
3500 Rainbow Blvd. 66103
913/236-7700 Tr$3.5 Mil
Hd: Patricia Mount, AsstTO
SECURITY NATIONAL BANK OF KANSAS CITY
One Security Plaza 66117
913/621-8430 Tr$30 Mil
Hd: Fred N. Bosilevac, Jr., SrVP&SrTO
PersTr: Patricia Parthe, AsstVP&TO
Denise Roberts, TO
CorpTr: Raymond J. Hintz, VP&TO
Brian Jordan, TO
Margaret Hackett, AsstTO
Lynn Swift, TO
TrInv: James H. Slocomb, VP&TrInvO
EmplBen: Sheryl Dick, TO
TrOpers: Dave Phillips, TOpO
THE TWIN CITY STATE BANK
1906 West 43rd St. 66103
913/362-5350 Tr$3 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 29 67550
316/285-3177 Tr$6.9 Mil
Hd: Robert H. Haymaker, ExecVP&TO
FIRST STATE BANK & TRUST CO.
116 W. 6th St. 67550
316/285-6931 Tr$7.5 Mil
Hd: D. Ray Reep, VP&TO

Lawrence

DOUGLAS COUNTY BANK
9th & Kentucky Sts. 66044
913/843-7474 Tr$6.5 Mil
Hd: J. Michael Davies, VP&TO
FIRST NATIONAL BANK
900 Massachusetts St. 66044
913/843-0152 Tr$60 Mil
Hd: John S. Maurer, Jr., VP&TO
PersTr: Marjorie H. Smith, TO
PersTr: Phil Watson, AsstTO
TrInv: Elizabeth B. A. Miller, AsstTrInvO
TrOpers: Nancy Cluchey, AsstTOpO
LAWRENCE NATIONAL BANK & TRUST CO.
P.O. Box 369 66044
913/841-5555 Tr$40 Mil
Hd: Jack B. Rader, VP&SrInvO
TrOpers: James B. Farris, AsstVP&TO
UNIVERSITY STATE BANK
955 Iowa St. 66044
913/843-4700 Tr$12 Mil
D. A. Johnston, Pres
Gary D. Hale, VP&TO
June Michel, TrAdm

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH
P.O. Box 109 66048
913/682-2265
Hd: Bill McAfee, VP
LEAVENWORTH NATIONAL BANK & TRUST CO.
401 Delaware St. 66048
913/682-0001 Tr$20 Mil
Hd: Ronald A. Barker, SrVP&SrTO
EmplBen: Pauline C. Graeber, TO
TrOpers: Sabrina Allison, AsstTO

Lenexa

FIRST NATIONAL BANK & TRUST CO. OF LENEXA
P.O. Box 14040 66215
913/888-5555 Tr$2.9 Mil
Hd: Thomas F. Womack, 1stVP&TO
PersTr: Sheryl K. Bosilevac, AsstTO

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See Page 213

KANSAS (Cont'd)

Liberal

THE FIRST NATIONAL BANK
P.O. Box 1217 67901
316/624-1971 Tr$2.6 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: Leon A. Frank, Csh&TO
EmplBen,TrOpers: Phyllis Woodward, AsstTO

THE PEOPLES NATIONAL BANK
P.O. Box 189 67901
316/624-2574 Tr$1.8 Mil
Hd: James F. Thompson, Pres&TO

Lindsborg

THE FARMERS STATE BANK
P.O. Box 231 67456
913/227-3344 Tr$2 Mil
Gene L. Larson, Pres&TO

Manhattan

CITIZENS BANK AND TRUST COMPANY
P.O. Box 218 66502
913/776-9400 Tr$4 Mil
Hd: Carolyn J. Fellows, AsstVP&AsstTO

FIRST NATIONAL BANK
701 Poyntz 66502
913/527-0200 Tr$9.9 Mil
Hd: Dana B. Dodderidge, VP&TO

UNION NATIONAL BANK & TRUST CO.
P.O. Box 1087 66502
913/537-1234 Tr$23 Mil
Hd: Kennard B. Kopp, VP&TO
TrOpers: Connie Busick, AsstTO
Nb: Jim Kastner, VP

Marysville

EXCHANGE BANK OF SCHMIDT & KOESTER
P.O. Box 311 66508
913/562-2344 Tr$4 Mil
Hd: William L. Bryant, SrVP&TO
EmplBen,TrOpers: Pearl Ann Shubkagel, VP&AsstTO
TDP: Andrea Rickert

McCune

McCUNE STATE BANK
66753
316/632-4267 Tr/u$1 Mil
Hd: Richard J. Proehl

McPherson

HOME STATE BANK & TRUST
223 North Main St. 67460
316/241-3732 Tr/u$1 Mil
Hd: Paul Ediger, SrVP&TO

McPHERSON BANK & TRUST CO.
P.O. Box 927 67460
316/241-0412 Tr$50.5 Mil
Hd,PersTr,CorpTr: Rodger A. Swanson, SrVP&TO
TrInv: Ken Swanson
Farm: Charles Williams
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec
TrAdm: Bob Robertson, AsstVP

PEOPLES BANK & TRUST CO.
P.O. Box 1226 67460
316/241-5023 Tr$30 Mil
AdminHd: Peggy van Asselt, VP&TO
Don Reed, VP&TO
Wilbur Yoder, ChmBd&TO
Stan Sargent, VChmBd&TO
Naomi Rafaelsen, TrSec

Mission

THE MISSION BANK
5201 Johnson Drive 66205
913/831-2400 Tr$30 Mil
Hd,PersTr,Nb: Allen Cinnamon, VP&TO
PersTr,TrOpers: Rosella J. Hoglund, TO

Moundridge

THE CITIZENS STATE BANK
201 South Christian Ave. 67107
316/345-6317
Hd: Joe W. Goering, Chm

Norton

FIRST SECURITY BANK & TRUST CO.
P.O. Box 383 67654
913/877-3313 Tr$4.1 Mil
Hd: Stephens Smiley

Oakley

FARMERS STATE BANK
P.O. Box 546 67748
913/672-3251
Hd: L. H. Medlin, Chm&SrTO
Wm. B. Griffith, Pres&TO

Olathe

FIRST NATIONAL BANK
P.O. Box 250 66061
913/782-3211 Tr$3 Mil
Hd: Earl L. Chandler, Pres
TrInv,Nb: Geoff E. Butler, VP
PersTr,CorpTr,ComTrF,EmplBen: Juanita M. Turner

PATRONS STATE BANK & TRUST CO.
P.O. Box 400 66061
913/782-3010 Tr$23 Mil
J. Robert Dunehoo, TO
Mike Christensen, TO

Osborne

THE FIRST STATE BANK & TRUST
203 West Main St. 67473
913/346-5421 Tr/u$1 Mil
Hd: David Haskins, Pres&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST
P.O. Box 8 66067
913/242-2900 Tr$6 Mil
Hd: Winton A. Winter, Pres&TO
Ransom Bennett, Jr., ChmBd,CEO&AsstTO
R. C. Winchester, Csh&AsstTO

Overland Park

FIRST CONTINENTAL BANK & TRUST
9500 Mission Rd. 66206
913/381-1000 Tr$11 Mil
Hd: Jennifer D. Nicholson, VP&TO
William M. Dana, Jr., VP&AsstTO

METCALF STATE BANK
P.O. Box 4249 66204
913/648-4540 Tr$4.0 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK AND TRUST COMPANY
80th & Metcalf 66204
913/648-2800 Tr$100 Mil
Hd: Florent Wm. Wagner, SrVP&TO
PersTr: Willard M. Mellott, TO
TrInv,ComTrF: L. A. Mussman, InvAdm
PersTr,TrInv,Nb: R. W. Brillhart, Jr., VP&TO
TrOpers: Eleanor M. Kalis
EmplBen,CorpTr: Donald L. Erie

VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
913/381-3311 Tr$8 Mil
Hd: George J. Buser, Jr., VP&TO
Mary Ann Adams, AsstTO

Paola

CITIZENS STATE BANK
P.O. Box 230 66071
913/294-2321
Hd: L. M. Schwartz, Pres&TO
TrOpers: Judith L. Estes, AsstVP&AsstTO
EmplBen,Nb: N. J. Chamberlin, SrVP&AsstTO

MIAMI COUNTY NATIONAL BANK
P.O. Box 369 66071
913/294-4311 Tr$20 Mil
Hd: W. C. Hartley, Pres&TO

Parsons

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 877 67357
316/421-5700 Tr$2 Mil
Hd: R. N. Robbins, Pres&TO

PARSONS COMMERCIAL BANK
P.O. Box 407 67357
316/421-1000 Tr$4 Mil
Hd: Douglas Dawson, Pres&TO
R. E. Feess, ChmBd&AsstTO
Ray Jacquinot, VP&TO
Mary L. Nichols, AsstTO

STATE BANK OF PARSONS
94 Parsons Plaza 67357
316/421-2500 Tr/u$1 Mil
Hd: Ms. Wilma D. Scott, VP&TO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG
P.O. Box 627 67661
913/543-6511 Tr$2.6 Mil
Hd: C. I. Moyer
PersTr: Dennis L. Deschner, AsstTO
PersTr: Marie Robinson, Sec

Pittsburg

CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
316/231-8400 Tr$11.8 Mil
Hd: C. Mark Cole, VP&TO
TrOpers: Eleanor Snider, AsstCsh&AsstTO

FIRST STATE BANK & TRUST CO.
407 N. Broadway 66762
316/231-2000 Tr$12.5 Mil
Hd: A. L. Burgert, Pres&TO
TrOpers: Miss Marie Devoss, TrAdm

NATIONAL BANK OF PITTSBURG
P.O. Box 599 66762
316/231-0600 Tr$16 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Paul A. Kirk, VP&TO
PersTr,TrOpers: Christine E. Fogliasso, TO

Prairie Village

JOHNSON COUNTY NATIONAL BANK & TRUST CO.
6940 Mission Rd. 66208
913/362-7000 Tr$160 Mil
Hd: Milton M. Barlow, Chm
PersTr: Courtney B. Jones, VP
EmplBen: Michael L. Best, TO
TrInv: Robert B. Hobbs, VP

THE SOUTHEAST BANK
P.O. Box 8266 66208
913/649-5200 Tr$75 Mil
Hd: Robert E. Atteberry, ExecVP&TO
PersTr: Rex Shewmake, Jr., VP&TO
TrOpers: Dora Jambrosic, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
316/672-6421 Tr$10 Mil
Hd: Homer F. Davault, SrVP&TO
David T. Chandler, TO
Don C. Peters, TO

THE PEOPLES BANK
P.O. Box C 67124
316/672-5611 Tr$28 Mil
Hd: Howard K. Loomis, Pres
PersTr,Nb: Ingo W. Sloan, TO
CorpTr,TrInv,EmplBen,TrOpers,TDP: Frederick S. Loomis, TO

Russell

HOME STATE BANK
P.O. Box 473 67665
913/483-2191 Tr$1 Mil
Hd: Max P. Horn, ExecVP&TO

RUSSELL STATE BANK
P.O. Box 713 67665
913/483-3123 Tr$10 Mil
Hd: John Harral, TO

St. Francis

CHEYENNE COUNTY STATE BANK
P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsup, Pres&TO

CITIZENS STATE BANK
P.O. Box 515 67756
913/332-3333 Tr/u$1 Mil
Hd: Ronald Louden

Salina

FIRST BANK & TRUST CO.
235 S. Santa Fe
P.O. Box 1347 67401
913/825-2211 Tr/o$8 Mil
Hd: Glenn J. Ethridge, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 839 67401
913/827-5564 Tr$35 Mil
Hd: William Brelsford, SrVP&TO
Jim Berglund, ExecVP&AsstTO
Gerald Shadwick, Pres&AsstTO
Linda Kroll Gutierrez, TO

THE NATIONAL BANK OF AMERICA AT SALINA
100 S. Santa Fe 67401
913/825-0511 Tr$24 Mil
Hd: W. F. Gilles, SrVP&TO
TrOpers: Helen Morrison, VP&TO

PLANTERS BANK & TRUST CO.
138 N. Santa Fe 67401
913/825-7221 Tr$85 Mil
Hd: Mark L. Miller, SrVP&TO
Julie Sager, VP&TO

Scott City

FIRST NATIONAL BANK
P.O. Box 280 67871
316/872-2143 Tr$2 Mil
Hd: Helen Fleming, VP&TO
Louis F. Grosjean, AsstTO

SECURITY STATE BANK
506 Main Street 67871
316/872-2109 Tr$1 Mil
Hd: Duane K. Ramsey

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO

Shawnee Mission

MIDAMERICAN BANK & TRUST CO.
4700 West 50 Terrace
P.O. Box 2947 66201
913/384-3450 Tr$56 Mil
Hd,CorpTr,Nb: Michael A. Kleinman, VP&SrTO
PersTr,Est: Michael A. Donnici, TO
EmplBen,TrOpers: Virginia M. Lawson, TO

Smith Center

SMITH COUNTY STATE BANK & TRUST CO.
P.O. Box 307 66967
913/282-6682 Tr$17 Mil
Hd: L. Blaine Rush, ExecVP
Maxine Meyer, VP&AsstTO
Randy Rush, VP&AsstTO

★ Topeka

CAPITAL CITY STATE BANK & TRUST CO.
P.O. Box 1433 66601
913/266-4575
Hd: Bruce G. Erickson, VP&TO

THE COLUMBIAN NATIONAL BANK AND TRUST COMPANY
P.O. Box 2697 66601
913/233-6868 Tr$10.5 Mil
Hd: Daryl V. Craft, VP&TO

COMMERCE BANK & TRUST
31st & Topeka 66611
913/295-0402 Tr$241 Mil
DeptHd,PersTr,Est,EmplBen,Nb: Robert L. Derstein, SrVP&TO
PersTr,Est,CorpTr,EmplBen,Nb: Donna Brozen, VP&TO
TrOpers: Jerry K. Anderson, SrVP&Comp

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1737 66601
913/233-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers

FIRST NATIONAL BANK OF TOPEKA
P.O. Box 88 66601
913/295-3450 Tr$245 Mil
Hd: Rudy E. Wrenick, Jr, SrVP&TO
Richard D. Shiney, SrVP&SrTO
CorpTr,EmplBen: Walter Clark, AsstVP&TO
TrInv,ComTrF: Craig MacPherson, VP&TrInvO
TrOpers: Marc J. Andreoli, AsstVP&TOpO
Nb: John Hartmann, VP&TO

FIRST STATE BANK & TRUST CO.
824 Kansas Ave.
P.O. Box 2429 66601
913/232-7288 Tr/u$1 Mil
Hd: W. Sewall Macferran, Pres

HIGHLAND PARK BANK AND TRUST
P.O. Box 5228 66605
913/266-8521 Tr$6.5
Hd: Lanny Kimbrough. Pres

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 8009 66608
913/232-6062 Tr$8 Mil
Hd: Glenn Swogger, Chm

MERCHANTS NATIONAL BANK OF TOPEKA
P.O. Box 178 66601
913/233-2530 Tr$177 Mil
Hd: Stephen R. Page, VP&TO
PersTr: Billie Pohl, SrTO
TrInv: Sharon Johnson, IO
Robert W. Green, TO
TrOpers: Marilyn L. Friesen, TOpO
PersTr,Prob: Kirk L. Johnson, TO
EmplBen: Carolyn J. Dunigan, TO
TrOpers: Helen W. Riner, AsstTOpO

SOUTHWEST BANK & TRUST
1701 Gage Blvd. 66604
913/272-7575 Tr$6.5 Mil
Hd,TrInv: Van C. Stone, SrVP&TO
PersTr,CorpTr,EmplBen,TrOpers,Nb: John M. Davies, VP&TO

TOPEKA BANK & TRUST
701 Kansas Ave. 66601
913/233-1515 Tr$10 Mil
Hd: John S. Finden, Pres&TO
John P. Moore, Jr., VP&TO

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
316/356-4142 Tr$3 Mil
Hd: Thomas J. Pinnick, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr/u$1 Mil
Hd: M. Ben Meek, Pres

Waverly

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$3.4 Mil
Hd: Paul A. Meyers, SrTO

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenson

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KANSAS (Cont'd)

Wichita

BOULEVARD STATE BANK
2300 East Lincoln St. 67211
316/261-5573 Tr$2.0 Mil
Hd: B. A. Kreutzer, ExecVP
TrOpers: Dale Meyer, VP&Cont

CENTRAL BANK & TRUST
3433 East Central St. 67208
316/686-7111 Tr$8 Mil
Hd: H. E. Gingerich, VP&TO

FIRST NATIONAL BANK IN WICHITA
P.O. Box One 67201
316/268-1450 Tr$400 Mil
Hd: E. A. Duguid, SrVP&SrTO
PersTr: S. C. Woods, VP&TO
T. H. Schupp, VP&TO
Nb: Roger Zellers, VP&TO
RE: Elmer Pelton, VP&REO
CorpTr,EmplBen: John W. Knox, CTO
TrInv: Richard Spurgeon, VP&TrInvO
TrOpers: Carole Neal, Mgr

FOURTH NATIONAL BANK & TRUST COMPANY, WICHITA
P.O. Box 1122 67201
316/261-4361 Tr$765 Mil
Hd: Michael R. Ritchey, ExecVP&SrTO
Legal&TaxCoun: Earle H. Loveless, VP&TO
PersSvcsDept: Dwight L. Oppliger, VP&TO
BusSvcsDept: Patrick C. Woodward, VP&TO
TrOpers: Larry E. Franklin, VP&TO
TrInv: Cleo G. Simmonds, VP
Nb: Timothy J. Maher, VP&TO

KANSAS STATE BANK & TRUST CO.
123 N. Market St. 67202
316/266-6655 Tr$125 Mil
Hd: Britt M. Brown, SrVP&TO
TrInv: Everett S. Stepherson, Jr.

NATIONAL BANK OF WICHITA
P.O. Box 516 67201
316/943-2211 Tr/u$1 Mil
Hd: Gayle Thomas, AsstVP&AsstTO

SOUTHWEST NATIONAL BANK
P.O. Box 1401 67201
316/264-5303 Tr$50 Mil
Hd,CorpTr,Nb: E. Gordon Johnson, SrVP&TO
PersTr,TrInv,EmplBen: Richard A. King, VP&TO
TrOpers: Kimberly Ufford, AsstTO

UNION NATIONAL BANK
P.O. Box 637 67201
316/261-4918 Tr$200 Mil
Hd: Mont C. Draper III, ExecVP&TO
PersTr: Carol Ball, VP&TO
CorpTr: Melba Diad, AsstTO
TrInv,ComTrF: Stephen A. Schroeder, VP&TrInvO
TrOpers: John P. Ewing, VP&TOpO
EmplBen: Brenda K. Flick, EBA
Nb,BusDev: Bradley Sidener, AsstTO

UNITED AMERICAN BANK & TRUST CO.
P.O. Box 970 67201
316/262-5111 Tr$2.5 Mil
Hd: Kenneth M. Nohe, VP,GCoun&TO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$20 Mil
Hd: David L. Galliart, TO
Raymond King, TO
Rosemary Clayton, AsstTO

Yates Center

THE STATE EXCHANGE BANK
101 South State St. 66783
316/625-2125 Tr/u$1 Mil
Hd: W. E. Oakes, Pres

KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/329-9797 Tr$9.6 Mil
Hd: James H. St. Charles, TO

FIRST BANK & TRUST COMPANY OF ASHLAND
P.O. Box 671 41101
606/329-2222 Tr$105 Mil
Hd: John H. Mays, VP&SrTO
PersTr: Kenneth W. Golliher, TO
TrOpers: Linda R. Ward, AsstTO

THIRD NATIONAL BANK
P.O. Box 1270 41101
606/329-2900 Tr$111 Mil
Hd: C. Ronald Christmas, SrVP&CFO
PersTr: Steven L. Simmerman, VP&TO
TrOpers: Sandra F. Tilton, TOpO
EmplBen: Deborah S. Brom, AdmTO

Bardstown

WILSON & MUIR, BANKERS
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, Pres&TO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 37 42025
502/527-1383 Tr$3 Mil
Hd: Paul Thurman, AsstVP&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u$1 Mil
Hd: Mike Marks, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111 Tr$33 Mil
Hd: Terry M. Hale, SrVP&SrTO
TrOpers: Wanda J. Scott, VP&TO
TrInv: D. Duncan Faxon, AsstVP&TO

BOWLING GREEN BANK & TRUST
Fountain Square 42101
502/782-1000 Tr$30 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: Fred L. Tanner, SrVP&SrTO
PersTr,Admin,EmplBen: Shirley Campbell
TrOpers: Judy Hoerni
TrInv: Jan Morgan

CITIZENS NATIONAL BANK
P.O. Box 1020C 42101
502/781-5000 Tr$35 Mil
Hd: Robert R. Kirby, SrVP&SrTO
TrOpers: Patricia Smith, VP

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd: Henry Moorhead, Chm&Pres
TrOpers: David Appleman, AsstVP&AsstTO
Ronnie Monahon, Csh&AsstTO

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5216 Tr/u$1 Mil
Hd: Robert D. Thompson, Pres&Csh

Burlington

PEOPLES DEPOSIT BANK
2252 Burlington Pike 41005
606/586-6212 Tr/u$1 Mil
Hd: Hollis Gritton, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2.8 Mil
William Lawrence, VP&TO
Pauline J. Crump, TO

Calvert City

CALVERT BANK
P.O. Box 406 42029
502/395-7616
Hd: Larry M. Munson, Pres

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: William N. Young, Pres

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u$1 Mil
Hd: Malcolm L. Carraco, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Robert N. Black, ExecVP&TO

Corbin

FIRST NATIONAL BANK
P.O. Box 496 40701
606/528-2500 Tr$3.5 Mil
Hd: Mary E. Dunn, AsstTO
PersTr,CorpTr,ComTrF,Nb: Joe D. Blount, AsstTO
Randolph Stivers, TO
Lillian Harwood, AsstTO

Covington

COVINGTON TRUST & BANKING CO.
P.O. Box 712 41012
606/292-7540 Tr$50 Mil
Hd,TrInv,Nb: Richard H. Tapke, Jr., VP&SrTO
EmplBen,Nb: Robert V. Munninghoff, TO
PersTr,Nb: Martha A. Snider, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 307 41012
606/292-7750 Tr$35 Mil
Hd: Gordon Grant, VP&TO
PersTr: Susan Bunten, AsstVP&TO

PEOPLES-LIBERTY BANK & TRUST CO.
P.O. Box 589 41012
606/292-6161 Tr$40 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInv: Lee Hoefinghoff, VP&TO
TrOpers: Emogene Fisk, AsstTO
PensBen: Robert Matre, TO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr/u$1 Mil
Hd: Oma L. Doyle, AsstTO
John Stewart, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr$2.5 Mil
Hd: Rhonda Brown, TO&AsstVP

Danville

CITIZENS NATIONAL BANK
P.O. Box 229 40422
606/236-5762 Tr$24 Mil
Hd: James E. Sullivan, VP&TO
PersTr: H. Glenn Sweet, AsstVP
TrOpers: Lisa Burke, AsstCsh&AsstTO

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$25 Mil
Hd: Morton M. Hoagland, VP&TO
TrOpers: Debby Hunt

Elizabethtown

CITIZENS BANK
P.O. Box C 42701
502/769-2301
Hd: James R. Fugitte, Pres&TO
Jeffrey Thomas, AsstTO

FIRST-HARDIN NATIONAL BANK
227 W. Dixie Ave. 42701
502/769-5941 Tr$24 Mil
TrOpers: Tom Reynolds

Elkton

ELKTON BANK & TRUST CO.
P.O. Box 98 42220
502/265-2200 Tr/u$1 Mil
Hd: Gary Traughber, Pres

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$2 Mil
Hd: F. C. Keiser, Pres&TO
Betty Land, VP&TO
Bill Covington, ExecVP&TO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: James S. Hinton, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$1 Mil
Hd: Earl F. Homm, Pres
Sherrill W. Storey, Csh

Florence

BOONE STATE BANK & TRUST CO.
7911 US 42 41042
606/371-6014 Tr$8.2 Mil
Hd: Robert G. O'Brien

Fort Thomas

FORT THOMAS-BELLEVUE BANK
34 N. Ft. Thomas Ave., P.O. Box 111 41075
606/781-3700
Hd: Joyce E. Minning, TO
Jack E. Burleson, TO

★Frankfort

FARMERS BANK & CAPITAL TRUST CO.
P.O. Box 309 40601
502/227-7341 Tr$100 Mil
Hd: James H. Childers, VP&TO
PersTr: Ricky D. Harp, AsstTO
CorpTr,TrOpers: Nancy W. Whitaker, AsstTO
EmplBen: Wm. A. Powers, AsstTO
TrInv: Thomas Strode, AsstVP

STATE NATIONAL BANK
P.O. Box 599 40602
502/223-2161 Tr$4.8 Mil
Hd: Lois Coleman, AsstVP&TO

Franklin

FRANKLIN BANK & TRUST
P.O. Box 449 42134
502/586-7121 Tr/u$1 Mil
Hd: Leon Page, Pres
Delores Weidemann, VP
EmplBen: Ronnie Clark, SrVP

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$2.1 Mil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr/o$3 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.
P.O. Box 419 42141
502/651-8383 Tr/o$5 Mil
Hd: Harold T. Matthews, Pres&TO
Wendell Honeycutt, VP&TO
Runelle Jackson, AsstTO

NEW FARMERS NATIONAL BANK
P.O. Box 258 42141
502/651-6141 Tr$7.7 Mil
Hd: Edward B. Hatchett, Jr., VP&TO
TrInv,TrOpers: Nancy M. Day, TO
CorpTr: Sharon Simmons, TrClk
Pat Caudel, Sec

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Harlan

HARLAN NATIONAL BANK
P.O. Box 880 40831
606/573-4700 Tr/u$1 Mil
Hd: Herbert E. Kelley, VP,Csh&TO

Hartford

THE HARTFORD BANK & TRUST
314 Main Street 43247
502/298-3261 Tr/u$1 Mil
Hd: James H. Higginbotham, Pres&TO
David C. Brown, VP&AsstTO

Henderson

OHIO VALLEY NATIONAL BANK
P.O. Drawer 5 42420
502/826-7120 Tr$33.883 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: John E. Keeping, SrVP&rTO
PersTr,FarmMgmt: Scott P. Davis, AsstTO&FM

Hopkinsville

FIRST CITY BANK & TRUST CO.
1002 S. Virginia St. 42240
502/887-2249 Tr$20 Mil
Hd: Richard C. Brasher, SrVP&TO
ComTrF,EmplBen: Clarence Walker, VP&TO
TrOpers: Majorie Thompson

PLANTERS BANK & TRUST CO.
712 S. Main St. 42240
502/886-5151 Tr$40 Mil
Hd,Nb: William R. McRae, VP&SrTO
PersTrAdm,Nb: Wanda P. Boyd, TO
TrInv: Marshall T. Bassett, AsstTO
TrOpers: Faye W. Ferrell, TOpO

Lancaster

THE GARRARD BANK & TRUST CO.
P.O. Box 242 40444
606/792-2501 Tr/u$1 Mil
Hd: Mrs. Mary Lee Sharp, AsstVP&TO

Lawrenceburg

LAWRENCEBURG NATIONAL BANK
128 S. Main St. 40342
502/839-6921 Tr/u$1 Mil
Hd: Charles L. Cammack, VP

Lebanon

THE FARMERS NATIONAL BANK
136 West Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 South Main St. 42754
502/259-4001
Paul Gibson, Pres

Lexington

BANK OF COMMERCE & TRUST CO.
318 E. Main St. 40507
606/252-4971 Tr$75 Mil
Hd,TrOpers: Rosalie R. Ward, VP&TO
Hd,PersTr: James W. Hutcherson, VP&TO
TrOpers: Katherine Maupin, AsstVP&TO
Nancy Y. Fahs, AsstTO
Janice Tone, AsstTOpO
EmplBen: Matthew Beebe, AsstVP&TO

CENTRAL BANK & TRUST CO.
P.O. Box 1360 40590
606/253-6245 Tr$108 Mil
Hd: William S. Duffy, SrVP&TO
CorpTr,TrOpers: Marcia Prinsen, TO
PersTr: Norton G. Pritchett, Jr., TO
TrInv: Sherry L. Carpenter, AsstTO

CITIZENS UNION NATIONAL BANK & TRUST CO.
Citizens Bank Sq. 40507
606/254-1112 Tr$105 Mil
Hd,Nb: Brenda Tucker, ExecVP&TO
TrInv,ComTrF: Paul Slaton, VP&SrTO
TrInv: Jill Crouch, TrInvO
EmplBen,BusDev: H. D. Dodson, Jr, TO
PersTrMgr: Smith Hundley, TO
PersTr: Brian Borellis, TO
TrOpersMgr: Dennis DePrey, AsstVP&TO
TrCont/Mkt: Elsie McElhone, TO
TrRE&FarmMgmt: C. C. Carpenter, Mgr

FIRST SECURITY NATIONAL BANK & TRUST CO.
One First Security Plaza 40507
606/231-1000 Tr$500 Mil
Hd: H. L. Drew, ExecVP&TO
PersTr: Gerald Landis, 1stVP&TO
CorpTr,EmplBen: R. C. Cranfill, 1stVP&TO
TrInv: Jerry C. Troyer, VP&SrTrInvO
ComTrF: Frank Wilford, SrVP&TO
TrOpers: Tom Meyers, AsstVP&TO
Nb: Jack Cunningham, 1stVP&TO

SECOND NATIONAL BANK & TRUST CO.
Second Nat'l Plaza 40507
606/254-1161 Tr$142 Mil
Hd,Nb: Gary L. Rohrer, SrVP&TO
CorpTr,EmplBen: Arthur J. Bryson, VP&TO
PersTr: William C. Reynolds, Jr., TO
TrInv: John Guthman, TrInvO
TrOpers: Mrs. Winona Baker, TOpO
PersBanking: Mrs. Eloise Marrs, AsstTO

KENTUCKY (Cont'd)

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.
P.O. Box 709 40741
606/878-7010 Tr$1.9 Mil
Hd: Cookie Henderson, TO

Louisville

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box 33000 40296
502/581-3269 Tr$1.7 Bil
Hd: William T. Simpson, SrVP
TRUST ADMINISTRATION GROUP
Hd: Charles A. Walter, SrVP
PersTr: Emily L. Lawrence, VP
Ted L. Merhoff, VP
Jerry M. Weaks, VP
TrTax: Jackson I. Jones, VP
RE: James Couch, VP
INVESTMENT MANAGEMENT GROUP
Hd: Ronald J. Murphy, VP
PersTr: James B. Hill, VP
Thomas A. Pardue, VP
EmplBen: Donald L. Asfahl, VP
Res: John B. Franck, VP
FixedInc: A. George Baumann, IO
CORPORATE TRUST
E. J. Hughes, SrVP
TRUST OPERATIONS
Richard S. Crawford, VP
TRUST MARKETING
James J. Johannsen, VP

FIRST KENTUCKY TRUST COMPANY
P.O. Box 36010 40232
502/581-4328 Tr$2.6 Bil
Hd: Wm. O. Rudd, Pres
CorpTr: D. W. Weihe, VP
EmplBen: I. W. Quesenberry, VP
TrOpers: S. D. McCreary, VP
Nb: J. H. Yost
TDP: R. S. Fishback

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 32500 40232
502/566-2000 Tr$1 Bil
James T. Crain, Jr., ExecVP
Robert G. Scherer, ExecVP
PERSONAL TRUST ADMINISTRATION DIVISION:
C. Barret Birnsteel, SrVP
John A. Brennan, SrVP
Jack M. Combs, Jr., SrVP
Douglas P. Neal, SrVP-Tax
CORPORATE TRUST ADMINISTRATION DIVISION:
EmplBen: Kennedy H. Clark, Jr., SrVP
Instit: Mary J. Nelson, VP
Cordell V. Lawrence, VP&CorpTrMgr
Michael C. Huettig, SrVP
TrOpers: Randall H. Devers, VP&TOpMgr
INVESTMENT MANAGEMENT DIVISION:
Robert C. Gray, Jr., SrVP&InvMgmtMgr
William G. Duncan, Jr., SrVP
Benjamin F. Few, Jr., SrVP
MARKETING/BUSINESS DEVELOPMENT DIVISION:
Steven L. Nelson, VP&Mgr

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY
P.O. Box 1101 40201
501/581-5480 Tr$175 Mil
Hd: Orson Oliver, ExecVP
PersTr,TrInv,EmplBen: John Burkhardt, VP&TO
PersTr: Robert L. Haxton, TO

STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr$300 Mil
Hd,TrInv,EmplBen,Nb: R. Keith Cullinan, ExecVP&TO
Neil B. Jesse, VP&IO
CorpTr: J. Sandy Cambron, AsstTO
TrTax: Kenneth E. Dolle, TO
TrOpers: Judy Garrett, TOpO

Madisonville

FARMERS BANK & TRUST CO.
P.O. Box 340 42431
502/821-5150 Tr$4.5 Mil
Hd: Mildred O. Whitfield, TO

KENTUCKY BANK & TRUST CO.
1 S. Main St. 42431
502/821-6075 Tr$15.1 Mil
Hd: Shirley W. Thomas, AsstVP&TO

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$2 Mil
Hd: William C. Ayer, Chm&TO
TrOpers: Betty Sirio, VP&AsstTO

Marion

FARMERS BANK & TRUST CO.
P.O. Box 151 42064
502/965-3106 Tr$350 Mil
Hd: H. D. Sullenger, Chm,Pres&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
502/247-1758 Tr$8.344 Mil
Hd: Frederick D. Blume, Pres&TO
TrOpers: Frances P. Ray, TOpO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr$4 Mil
Hd: Anne H. Follmer, TO

STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr$25 Mil
Hd: William A. Sanders, JrVP&TO
TrOpers: Barbara Gay
CorpTr,EmplBen: Brian Ashley, AsstTO
PersTr: Karen Ravencraft, AsstTO

Middleburg

FARMERS DEPOSIT BANK
42541
606/787-7277 Tr/u $1 Mil
Hd: Otis L. Carmon

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
606/248-1450 Tr$4 Mil
Hd: Allan Atkins, VP&TO

FIRST STATE BANK OF MIDDLESBORO
19th & Cumberland Ave.
P.O. Box 400 40965
606/248-5950
Raymond J. Bisceglia, SrVP

Morganfield

MORGANFIELD NATIONAL BANK
P.O. Box 390 42437
502/389-1515 Tr/o$8 Mil
Hd: Marvin Posey, VP&TO

UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr/u$1 Mil
Hd: J. K. Waller, II, VP,Csh&TO

Mt. Olivet

THE FARMERS & TRADERS BANK
P.O. Box 198 41064
606/724-5403 Tr/u$1 Mil
Hd: Norma J. Linville
Jan Adamson, TO

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr$1 Mil
Hd,PersTr,CorpTr: H. G. Reed, Jr., Pres&TO
PersTr,Nb: John M. Goodhue, AsstVP&TO
TrOpers: Deborah Spencer, Comp&Csh

MOUNT STERLING NATIONAL BANK
P.O. Box 286 40353
606/498-3800 Tr$9.0 Mil
Hd: Daniel C. Manley, TO
Evelyn K. Ensor, AsstTO

TRADERS BANK & TRUST CO.
33 N. Maysville St. 40353
606/498-3988 Tr/u$1 Mil
Hd: H. D. Reynolds, VP&TO

Munfordville

HART COUNTY BANK AND TRUST COMPANY
P.O. Box 217 42765-0217
502/524-2231 Tr$2 Mil
Hd,CorpTr,PersTr,ComTrF,Nb,TDP: Debbie B. Fowler, TO
EmplBen: Louise C. Martin, ExecVP&Csh
TrInv: Robert L. Chambless, Jr., VChm
TrOpers: Brenda P. Bruton, TrClk

Murray

BANK OF MURRAY
P.O. Box 1080 42071
502/753-1893 Tr$4.5 Mil
Hd: Charles S. Foster
TrOpers: Pat Latimer

Newport

AMERICAN NATIONAL BANK
P.O. Box 460 41072
606/292-5505 Tr$10 Mil
Hd: Clyde C. Nelson, VP&TO
J. Robert Geisen, AsstTO

NEWPORT NATIONAL BANK
P.O. Box 190 41072
606/261-5922 Tr$6.5 Mil
Hd: Donald R. Bauer, VP&TO
Patrick J. Klocke, Pres
TrOpers: Chris S. Hoffman, AsstTO

Nicholasville

THE FIRST NATIONAL BANK AND TRUST COMPANY
P.O. Box 217 40356
606/887-2411 Tr$1.36 Mil
Hd: Maurice Knight, ExecVP

Owensboro

CENTRAL BANK & TRUST CO.
114 W. 3rd St. 42301
502/926-9666 Tr$68 Mil
Hd: Charles D. Mitchell, SrVP&TO
TrOpers: Nina Stamper, TO

CITIZENS STATE BANK
P.O. Box 568 42302
502/926-2020 Tr$75 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,Nb: Walter H. Smith, SrVP&TO
Robert Wagner, TO
TrOpers: Betty D. Girten, AsstTO
EmplBen: Patty Drury, EBO

OWENSBORO NATIONAL BANK
P.O. Box 787 42301
502/926-3232 Tr$67 Mil
Hd: Ronald D. Shepherd, VP&TO
PersTr: Alan Hamilton, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

Owenton

PEOPLES BANK & TRUST CO.
P.O. Box 8 40359
502/484-3466 Tr/u$1 Mil
Hd: Ann Bush, VP

Paducah

CITIZENS BANK & TRUST CO.
P.O. Box 2400 42001
502/444-6321 Tr$50 Mil
Hd,TrInv: J. Russell Ogden, CFA&SrVP
Hd,CorpTr,EmplBen: Richard L. Throgmorton, VP
PersTr: Jacque Moran, VP
ComTrF: Kathaleen Wyatt, AsstTO
TrOpers: Jane Grief, TOpO
Dale Hancock, AsstTO&AsstIO
PADUCAH BANK & TRUST CO.
P.O. Box 2600 42001
502/443-6424 Tr/u$1 Mil
Hd: C. P. Barriger, VP&TO
PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 2200 42001
502/444-6371 Tr$95 Mil
Hd: A. Howard Arant, SrVP&TO
Michael Gish, TO
TrOpers: Mindi Whitworth, TOpO

Paintsville

CITIZENS NATIONAL BANK
P.O. Box 670 41240
606/789-4001 Tr$3.4 Mil
Hd,PersTr,CorpTr: O. T. Dorton, Pres&TO
TrOpers: Carol Thomas, SrVP&AsstTO
FIRST NATIONAL BANK
P.O. Box 710 41240
606/789-3593
Hd,PersTr,ComTrF,Nb: John L. Williams, Jr., Pres&SrTO
TrInv,TrOpers: Connie D. Cook, AsstTO

Paris

BOURBON AGRICULTURAL BANK & TRUST CO.
P.O. Box 157 40361
606/987-1795 Tr$[illegible]0.5 Mil
Hd: Jack M. Diamond, VP&TO
TrOpers,TDP: Anita Jennings, TOpO
PEOPLES DEPOSIT BANK & TRUST CO.
400 Main St. 40361
606/987-3640 Tr/o$3 Mil
Hd: Joe Allen, Pres&TO

Pikeville

THE FIRST NATIONAL BANK
P.O. Box 1002 41501
606/437-6247
Hd: Robert Page
PIKEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 2947 41501
606/432-1414 Tr$7.5 Mil
Hd: Burlin Coleman, Pres&TO
Lonnie K. Osborne, TO

Pleasureville

DEPOSIT BANK
P.O. Box 158 40057
502/878-4272
Hd: Phyllis Bond, VP&Csh

Prestonsburg

THE BANK JOSEPHINE
P.O. Box 471 41653
606/886-9101
Hd: H. D. Fitzpatrick, Jr., Pres&TO

Princeton

FARMERS BANK & TRUST CO.
P.O. Box 559 42445
502/365-5526 Tr$5 Mil
Hd: James R. Kevil, VP&TO
FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545
Eugene W. Butters, Pres&AsstTO
Kenneth E. Cox, ExecVP,Csh&Com
Hd: Sarah G. Smith, VP&TO
Danny H. Patton, SO&AsstTO

Richmond

MADISON NATIONAL BANK
P.O. Box 8 40475
606/623-2747 Tr$5 Mil
James H. Howard, Pres
William C. Parks, VP&TO
STATE BANK & TRUST CO.
P.O. Box 38 40475
606/623-2884 Tr$10.8 Mil
Hd,TrInv,TrOpers: H. Thomas Tudor, VP&TO

Shelbyville

BANK OF SHELBYVILLE
P.O. Box 187 40065
502/633-4856
Hd: Ruby Conn, Pres
PersTr: Mary Ann Perry, VP
CITIZENS UNION BANK
P.O. Box 189 40065
502/633-4450 Tr/u$1 Mil
Hd: Katherine Cleveland, TO

Somerset

FIRST AND FARMERS BANK
P.O. Box 820 42501
606/679-7451 Tr/o$5 Mil
Hd: J. H. DeBerry, VP&TO
Vicky Godsey, AsstTO

Sturgis

FARMERS STATE BANK
P.O. Box 307 42459
502/333-4101 Tr$1 Mil
Garland Certain, Pres&TO
Ruth Conway, AsstTO

Versailles

WOODFORD BANK & TRUST CO.
101 N. Main St. 40383
606/873-3131 Tr$15 Mil
Hd: L. D. Sweazy, Chm&CEO

Williamstown

BANK OF WILLIAMSTOWN
20[illegible]-20[illegible] S. Main St. 41097
606/824-4436 Tr/u$1 Mil
Hd: Jerome A. Griessinann, ExecVP&TO

Winchester

CLARK COUNTY BANK, INC.
24 West Lexington Ave. 40391
606/744-1632 Tr$3.6 Mil
Hd,Nb: William H. Hodgkin, Pres
TrInv: Nina M. Tyler, VP&TO
TrOpers: Carol Sheffield, AsstTO
TDP: Deborah T. Jones
PEOPLES COMMERCIAL BANK
Maple & Broadway 40391
606/744-3521
Hd: Gary Hurst, VP&TO
Sue L. Reed, AsstTO
THE WINCHESTER BANK
P.O. Box 216 40391
606/744-1161 Tr$17 Mil
Hd: C. B. Pember, Pres&TO
Imogene E. Casteel, AsstTO
James N. Pember, AsstTO

LOUISIANA

Alexandria

GUARANTY BANK & TRUST CO.
P.O. Drawer 351 71301
318/487-2209 Tr$40 Mil
Hd,TrInv,Nb: J. Boyce Talbert, III, VP&SrTO
PersTr,CorpTr,EmplBen: Valerie E. Abeln, AsstVP&TO
RAPIDES BANK & TRUST CO.
P.O. Box 31 71301
318/487-2446 Tr$45 Mil
Hd: Edward I. Crump, Jr., VP&TO
TrOpers: Della Matthews, AsstTO
SECURITY FIRST NATIONAL BANK
P.O. Box 231 71301
318/445-4531
Hd: Henry E. Blake, VP&TO

★ Baton Rouge

AMERICAN BANK & TRUST CO.
P.O. Box 591 70821
504/346-6327 Tr$200 Mil
Hd,TrInv,Nb: Herbert R. Hassell, SrVP&TO
PersTr: Robert Werner, VP&TO
CorpTr: J. Michael Brouillette, VP&TO
TrInv: Joseph R. Lynn, III
EmplBen: Gregory R. Martini, VP&TO
TrOpers: Dean Mailhes, TOpO
Nb: George E. Daigre, TBDO
CAPITAL BANK & TRUST CO.
P.O. Box 2710 70821
504/924-9210 Tr$31 Mil
Hd: Richard W. Petrie, Jr., VP&TO
PersTr,CorpTr: Carma Doyle, TO
TrInv,EmplBen: Brendan B. Brosnan, TO
TrOpers: Cathy L. Dobbins, TOpO
TrBusDev: Bryan P. Fay, TBDO
CITY NATIONAL BANK
124 Riverside Mall
P.O. Drawer 1231 70821
504/387-2151 Tr$36.7 Mil
Hd: John S. Hancock, Jr., VP&SrTO
PersTr: Henry Swedlaw, TO
TrInv: Robert D. Marsh, TrInvO
TrOpers: Joanne Broughton, TOpO
FIDELITY NATIONAL BANK
P.O. Drawer 3597 70821
504/387-2171 Tr$100 Mil
Hd: Paul E. Hicks, SrVP&TO
PersTr: Charlotte K. Ray, VP&TO
CorpTr: Evelyn G. Dean, AsstVP&TO
TrInv: L. Brent Moseley, VP&TrInvO
EmplBen: John D. Temple, VP&TO
TrOpers: Mary C. Dobrowolski, VP&TO
Nb: H. Arnold Wethey, VP&TO
LOUISIANA NATIONAL BANK
P.O. Box 1511 70821
504/389-4251 Tr$1.463 Bil
Hd: J. Luther Jordan, Jr., SrVP&SrTO
ComTrF,PersTr: T. Warren Ogden, SrVP&TO
CorpTr: John S. Adkins, VP&TO
ComTrF,TrInv: Donald E. Allred, VP&TO
EmplBen: J. Erroll Gautreau, VP&TO
TrOpers: R. R. Riche, VP&TOpO
Nb: Glenn B. Coats, SrVP

LOUISIANA (Cont'd)

Bogalusa

FIRST STATE BANK & TRUST CO.
P.O. Box 1000 70427
504/732-3633
Hd: J. H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bossier

BOSSIER BANK & TRUST CO.
P.O. Box 5667 71111
318/742-3000 Tr$30 Mil
Hd: R. Keith Jones, TO
Charles Rascoe, AsstTO

Bunkie

AVOYELLES TRUST & SAVINGS BANK
P.O. Box 530 71322
318/346-6604
Hd: W. C. Earnest, Jr., ChmBd
Nelson M. Lee, Pres&TO

BUNKIE BANK & TRUST
122 West Church St. 71322
318/346-2668 Tr/u$1 Mil
Hd: Gaynor L. Gardiner
Lynn Bordelon, VP

Columbia

CALDWELL BANK & TRUST
P.O. Box 668 71418
318/649-2351
Hd: R. J. Lee, Pres

Crowley

BANK OF COMMERCE & TRUST CO.
P.O. Box 246 70526
318/783-2201 Tr$1.5 Mil
Hd: Jack Lambert, Jr.

Eunice

ST. LANDRY BANK AND TRUST COMPANY
Eunice Office
101 N. 2nd St. 70535
(Branch of Opelousas)
Hd: R. S. Tomlinson, Pres&ChmBd
A. R. Dossmann, Jr., SrVP&Mgr
Ruth Ellen Duplechin, VP&AsstMgr
Charles A. Richard, Jr., VP&AsstMgr
Dean Zerbe, VP&AsstMgr

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Paul Melton, Chm&Pres

ST. MARY BANK & TRUST CO.
P.O. Box 587 70538
318/828-0560
Hd: Tom Lee Horne, Jr., TO

Franklinton

WASHINGTON BANK & TRUST CO.
P.O. Drawer L 70438
504/839-9821 Tr$2 Mil
Hd: Roy Richard, Pres
W. C. Byrd, ExecVP

Gretna

FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70053
504/368-6200 Tr$20 Mil
Hd: Benton M. Wakefield, ChmBdDir
CorpTr,TrInv: Peggy K. Scott, AsstVP&TO
CorpTr: Katherine Hovas, TO
TrOpers,PersTr: Chester A. Mehurin, Jr., AsstVP&TO

JEFFERSON GUARANTY BANK
Westbank Trust Dept.
905 Fourth St. 70053
504/363-4543
(Branch of Metairie)
Ronald G. Barnes, VP&TO
Lois Miller, AsstVP

Hammond

CITIZENS NATIONAL BANK
201 N.W. Railroad Ave.
P.O. Box 2188 70404
504/345-3545
Hd: Jack W. Gautier, ExecVP-Inv

Haynesville

PLANTERS BANK & TRUST CO.
P.O. Box 151 71038
318/624-1515
Hd: Larry Jordan, Pres

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1660 Tr$58 Mil
Hd,TrInv: Peter Lemann, SrVP
PersTr,CorpTr: James M. Leeper, VP
CorpTr: Rebecca Berry, BdTrO
TrInv: Peter Lemann
TrOpers: Mary Matherne, VP
Nb: F. Dixon Lewis, IO

TERREBONNE BANK & TRUST CO.
P.O. Box 5036 70361
504/876-7800 Tr$70 Mil
Hd: Mark S. Menard, TO
Stk: Pat Babin
EmplBen: Jules Ellender
PersTr: Mark Duthu
CorpTr: Joan Blanchard
TrOpers: Linda Brashier

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$1.5 Mil
Hd: F. A. Gallaugher, Pres
PersTr,CorpTr,TrInv,Nb: Edward F. Simon, TO

Jonesville

CATAHOULA BANK
P.O. Box 68 71343
318/339-8571
Hd: R. B. Riley, Pres

FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70054
504/368-6200 Tr$15 Mil
Hd: Scott Harrington, VP&TO
PersTr: Peggy Scott

Lafayette

AMERICAN BANK & TRUST CO.
P.O. Box 3608 70502
318/233-4150 Tr$22 Mil
Hd,Nb: Eugene P. Cella, SrVP&TO
TrOpers,TDP: Laura Russell, AsstTO

FIRST NATIONAL BANK
P.O. Box 90-F 70509
318/232-121' Tr/o$21.7 Mil
Hd,Nb: John C. Wagnon, VP&TO
TrOpers,TDP: Jerry W. Reynolds, VP&TO

GUARANTY BANK & TRUST CO.
P.O. Box 3248 70502
318/233-3411 Tr$278 Mil
Hd,PersTr,TrInv: Richard C. Byrd, VP&TO
PersTr,Adm: Donald L. Huter, Jr.
CorpTr: Carolyn Webb
EmplBen: Janet Burleigh
TrOpers: Yvonne Romero

HUB CITY BANK & TRUST
213 West Vermillion St. 70502
318/237-2265 Tr/u$1 Mil
Hd: Russell Richard, Cont&TO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 2891 70602
318/439-2495 Tr/o$25 Mil
Hd: Frederick M. Lee, VP&TO
TrOpers: Ronald P. Roan, AsstTO

FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$28 Mil
Hd: Mark A. Lungaro, VP&TO
Charles B. Verrette, AsstVP&AsstTO

GULF NATIONAL BANK
P.O. Box 1527 70602
318/436-0531 Tr$24 Mil
Hd: Charles S. Ware, VP&TO
Bel E. Taylor, AsstTO

LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/433-2265 Tr/o$35 Mil
Hd: Andrew J. Betz, VP&TO
TrOpers: Julie Fewell, AsstTO

Lake Providence

BANK OF DIXIE
P.O. Box 31 71254
Hd: Sarah Overby, TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71446
318/239-6504 Tr$1 Mil
Hd: W. E. Droddy, Jr., VP

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Lutcher

ST. JAMES BANK & TRUST CO.
P.O. Box 400 70071
504/869-5326
Hd: Robert Zeringue

Mansfield

MANSFIELD BANK & TRUST
P.O. Box 232 71052
318/872-3831
Hd: Mrs. Bobbie McCraw, VP&TO

Metairie

JEFFERSON
WE WILL GUARANTY
BANK

JEFFERSON GUARANTY BANK
P.O. Box 8527 70011
504/838-4571 Tr$40 Mil
(Branch in Gretna)
Hd: John T. Trotter, SrVP&TO
PersTr,CorpTr: Nicholas J. Compagno, Jr.
EmplBen: Beverly B. Huslauer
TrOpers: Harold F. Reneker, Jr.
Nb: Ronald G. Barnes
TDP: Carin R. Sunseri

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
Hd: Don D. Moore, Pres
TrOpers: Martha H. Alexander, TO

PEOPLES BANK & TRUST CO.
P.O. Box 340 71055
318/377-6366
Hd: Ralph S. Williams, Pres

Monroe

AMERICAN BANK & TRUST CO. IN MONROE
1500 North 18th St. 71201
318/362-8200 Tr$4.1 Mil
Hd: Iris Geisler

CENTRAL BANK
P.O. Box 4928 71211
318/362-8544 Tr$73 Mil
Hd: Charles A. Hadden, VP&TO
PersTr: Walter E. Busby, VP&TO
TrInv: George Morgan, III, AsstTO
EmplBen: Albert M. Crawford, VP&TO
TrOpers: Diana Fontana, TOpO

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Shady Wall, TO

THE OUACHITA NATIONAL BANK
P.O. Drawer 1412 71210
318/362-7576 Tr$75.2 Mil
Hd,Nb: William C. Staab, SrVP&TO
PersTr: Charles A. Hodgkins, Jr., TO
CorpTr,EmplBen,TrOpers: William W. Keith, VP&TO
TrInv,ComTrF: Lane B. Williams, TrInvO

Napoleonville

ASSUMPTION BANK AND TRUST COMPANY
P.O. Box 389 70390

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71457
318/352-8141 Tr$2 Mil
Hd: Herbert S. Cobb, Pres&TO

PEOPLES BANK & TRUST CO.
P.O. Box 578 71457
318/352-6404 Tr$1 Mil
Hd: J. Houston Lacaze, SrVP&TO

New Iberia

NEW IBERIA NATIONAL BANK
P.O. Box 398 70560
318/365-6761
Hd: J. O. Broussard, ExecVP

New Orleans

AMERICAN BANK
200 Carondelet St. 70130
504/525-7761
Hd: Jerome B. Glynn, VP&TO
PersTr,TrInv,TrOpers: Theodore Labiche, Jr., VP&TO
ComTrF,EmplBen,CorpTr: Philip L. Batson, AsstVP&TO
Safekpg: Gerald G. Young, VP

FIRST NATIONAL BANK & COMMERCE
210 Baronne St. 70112
504/561-1808 Tr$300 Mil
Hd: John A. Rodgers, III, SrVP&TO
PersTr: William A. White, III, VP&TO
CorpTr: James P. Conner, VP&TO
ComTrF,TrOpers: John [illegible] Le[illegible]ger, VP
TrInv: Alois S. Jurcik
Nb: Colin J. Hedlund

HIBERNIA NATIONAL BANK
P.O. Box 61540 70161
504/586-5531 Tr$2.7 Bil
Hd: Rodney J. Abele, Jr., VP&Mgr
TrAdm: Jim Bryon, VP&TrInvO
TrInv: Robert Rust, VP&TrInvO
TrOpers: James Masterson, VP&TO
PersTr: Pierre F. Lapeyre, VP&TO
CorpTr: Bill Laurendine, VP&TO
Mkt: Scott Harrington, VP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$90 Mil
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

AMERICAN BANK & TRUST CO.
P.O. Box 1579 70570
318/948-3056
Hd: Judy C. Meche

FIRST NATIONAL BANK OF ST. LANDRY PARISH
P.O. Drawer E 70570
318/948-6582
Merlyn Andrus, SrVP&TO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
(Branches in Eunice, Port Barre)
Hd: R. S. Tomlinson, Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/u$1 Mil
Hd: E. B. Middleton, ExecVP&TO

IBERVILLE TRUST & SAVINGS BANK
P.O. Box 695 70764
504/687-2091 Tr/u$1 Mil
Hd: R. J. Stonich, VP&TO

Port Barre

ST. LANDRY BANK AND TRUST COMPANY
Canal at Saizan Ave.
(Branch of Opelousas)
Hd: R. S. Tomlinson, Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Ruston

RUSTON STATE BANK & TRUST CO.
P.O. Box 1130 71270
318/225-2376 Tr$7.5 Mil
Hd: John F. Emory, SrVP&TO
TrOpers,Nb: Judy Jones
Karen Lawrence, TOpO

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/u$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
318/394-6242 Tr/u$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

Shreveport

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/226-4716
Hd: David H. Nordyke, SrVP&TO
PersTr,ComTrF: Edward F. Wheland, II, TO
CorpTr: Richard G. McBroom, TO
EmplBen: Stephen A. Boose, VP&TO
TrOpers: Wm. G. Miller, VP&TO
TrInv: R. E. Lindquist, TO
Nb: Carl D. Randall, TO

FIRST NATIONAL BANK OF SHREVEPORT
P.O. Box 21116 71154
318/226-2211 Tr$203 Mil
Hd: Nicholas J. Roppolo, SrVP&TO
EmplBen,CorpTr: Alex R. Ivins, VP,TO&Mgr
EmplBen: Douglas F. Frey, TO
CorpTr: Janice R. Stephens
PersTr,TrOpers: Bruce F. Jones, VP,TO&Mgr
PersTr: Mary J. Fain, TO
Est: Will N. Blanchard, AsstVP&TO

LOUISIANA BANK & TRUST CO.
P.O. Box 21730 71120
318/674-3790 Tr$34 Mil
Hd: Ira L. Moss, SrVP&TO
PersTr: Naomi C. Wheland, TO
CorpTr: Carolyn Billings
EmplBen: E. Paul Bruechner, VP&TO
TrOpers: James C. Lyons, TO
TDP: Pat Sanders

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: H. E. Waters, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, ExecVP&Csh

Ville Platte

THE EVANGELINE BANK & TRUST CO.
P.O. Box 346 70586
318/363-5541
Hd: Jack C. Fruge, Pres&TO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71291
318/387-8330
Hd,TrInv,EmplBen,TrOpers: Shady Wall, CEO
PersTr,CorpTr,ComTrF,Nb: Chuck Dobrinick

LOUISIANA (Cont'd)

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71295
318/435-7535
Hd: Ray Prickett, TO

MAINE

★Augusta

BANK OF MAINE,NatAssn
244 Water St. 04330
207/622-7161 Tr$20 Mil
Hd: Jon F. Nivus, VP&TO
Jeanne M. Austin, VP&TO
Janet A. White, AsstTO

KEY BANK
(Trust Dept.)
286 Water St.
P.O. Box 1054 04330
207/623-4721 Tr$368 Mil
(Branch in Bangor)
Hd: Robert S. Craig, SrVP&SrTO
TrInv: Frank Lawrence, AsstVP&TO
Nb,Admin: Thomas H. Sawyer, VP&TO
Nb: James Brown, TrDevO
TrOpers: Frank Jansen, AsstVP&TO

Bangor

KEY BANK
77 Exchange St.
P.O. Box 4000 04401
207/945-5611
(Branch of Augusta)
Hd: Maurice P. Shea, 3rdPres&TO
Nb: Mary Ann Davis, TrDevO

MAINE NATIONAL BANK
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd: John Blatchford, VP&TO
PersTr: Richard S. Douglas, VP&TO
TrInv: James Nichols, TrInvO
Nb: Mark L. Cuneo, VP

THE MERRILL CO.
Merrill Center, Exchange St. 04401
207/945-5651 Tr$300 Mil
Hd,PersTr,CorpTr: John C. McGinn, SrVP&SrTO
TrInv,ComTrF: Robert Bjorn, VP
EmplBen: A. Peter Averill, VP
TrOpers: A. P. Picard, TO
Nb: Ri[illegible] Spencer, VP

NORSTAR [illegible]K OF MAINE, NORTHERN DIVISIO[illegible]
(Formerly Northeast Bank)
2 State St. 04401
207/947-4531 Tr$89.2 Mil
(Branch of Portland)
Hd: Jean M. Deighan, VP&SrTO
SrTrAdm: Sandra Walsh Patrick, AsstVP&TO
EmplBen&TrAdm: Anne C. Gibson, TO
TrAdm: Bruce Abell
CorpTr: Shann M. Gillespie

UNITED BANK
2 Hammond St., P.O. Box D 04401
207/942-5263 Tr$10.1 Mil
Hd,PersTr,TrInv: Daniel B. Priestley, Pres
CorpTr,EmplBen: Donna F. Henderson
TrOpers,TDP: Susan L. Kenney
Nb: Brenda H. Jordan

Bar Harbor

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$60 Mil
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Faye A. Geel, AsstTO

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-3341 Tr$12 Mil
Hd: Richard S. Libby, VP&TO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Mary K. Shaw, ChmBd,Pres&CEO
Ruth B. Valliere, TO

Caribou

AROOSTOOK TRUST CO.
P.O. Box 607 04736
207/496-3871 Tr$2.4 Mil
Hd: Richard E. Wing, TO

Damariscotta

DAMARISCOTTA BANK & TRUST CO.
P.O. Box 999 04543
207/563-8121 Tr$4.0 Mil
Hd: William H. Dunlavay

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$5.3 Mil
Hd: Horace C. Brewer, SrVP,Csh&TO
Henry V. Pelton, VP&TO

Ellsworth

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$8 Mil
Hd: William S. Clark, VP&TO

Guilford

NORTHEAST BANK
P.O. Box 57 04443
207/876-3322
Hd: Robert G. O'Malley, Reg-ExecO
TrOpers: Betty J. Finley, TO

Lewiston

NORSTAR BANK OF MAINE
(Formerly Northeast Bank)
P.O. Box 701 04204
207/784-6911
(Branch of Portland)
PersTr,EmplBen: Jeffry Van Fleet, VP&TO
PersTr: Corinne MacIntosh, AsstVP&TO
Linda Hopkins, TO
CorpTr: Margaret Heath, TO

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$4 Mil
Hd: Arnold H. Sturtevant, TO
Larry C. Isaacson, AsstTO

Millinocket

NORTHEAST BANK
P.O. Box 180 04462
207/723-5122
Hd: Claude R. Carbonneau, Pres
PersTr,CorpTr,TrInv,ComTrF: Robert Parker
EmplBen,TrOpers,Nb: Anne M. Jarvis

Portland

KEY BANK OF SOUTHERN MAINE
One Canal Plaza 04112
207/775-6511, Ext 207 Tr$325 Mil
Hd: Richard P. Erickson, SrVP&TO
PersTr: Theodore Worden, VP&TO
CorpTr: George Messinger, VP&TO
TrInv: Sergei P. Kolachov, VP&TrInvO
TrOpers: Norman Paquette, AsstVP
Nb: Mortimer W. Pratt, VP&TO

CASCO NORTHERN BANK N.A.
One Monument Sq. 04101
207/774-8221 Tr$240 Mil
(Branch in Presque Isle)
Hd: Paul J. White, SrVP
PersTr: Frank Kemna, VP&TO
CorpTr: Warner Price, VP&TO
TrInv,ComTrF: Donald L. Head, VP
EmplBen: R. Clark Schier, VP&TO
TrOpers: Helen R. Rickett, VP-Opers
Nb: Richard Trumpler, VP-Nb

MAINE NATIONAL BANK
(Trust Dept.)
P.O. Box 3555 04104
207/775-1000 Tr$553 Mil
(Branch in Bangor)
Hd,PersTr: V. Keith Wilson, Jr., ExecVP
PersTr: William A. MacLeod, VP
CorpTr: David C. MacNichol, VP
TrInv,ComTrF: John L. Simpson, VP
EmplBen: Robert I. Chase, VP
TrOpers: H. Cameron McCulloch, VP
Nb: Robert Whidden, AsstVP

NORSTAR BANK OF MAINE
(Formerly Northeast Bank)
449 Congress St.
207/773-7600 Tr$75 Mil
(Branches in Bangor, Lewiston, and Sanford)
Hd,Nb: Donald Roux, SrVP&SrTO
PersTr: Jean Wilkinson, TO
EmplBen: Jeffrey Van Fleet, VP&TO
Nb: Vincent Burns, VP
TrOpers: Harvey True, TOpO

Presque Isle

CASCO NORTHERN BANK
P.O. Box 1029 04769
207/769-2211
(Branch of Portland)
Hd: Robert J. Waldron, VP&TO
PersTr: Brent K. Jepson, AsstVP&TO
TrOpers: Lori Drake, TO
Nb: Delia P. Saintcross, TrDevO
Taxes: Gordon W. H. Buzza, Jr., TO

KEY BANK OF NORTHERN MAINE
P.O. Box 847 04769
207/764-3356
Hd: David I. Dorsey, Pres

NORTHEAST BANK
P.O. Box 551 04073
207/324-2202 Tr$26 Mil
Hd: William Lucas, VP&TO
TrOpers: Lorraine Baron, AsstTO

Sanford

NORSTAR BANK OF MAINE
(Formerly Northeast Bank)
8 Washington St. 04073
207/324-2202
(Branch of Portland)
PersTr: William Lucas, VP

Waterville

MERRILL TRUST CO.
33 Maine St. 04901
207/873-4291 Tr$50 Mil
Hd,CorpTr,Nb: Clarence E. Bickford, Jr.
TrOpers: Wilma E. Pouliot

MARYLAND

★Annapolis

ANNAPOLIS BANKING & TRUST CO.
P.O. Box 311 21404
301/268-3366
(Affil. of Mercantile Bankshares Corporation)
Hd: David Truitt, ExecVP

FARMERS NATIONAL BANK
5 Church Circle 21401
301/263-2603 Tr/a$43 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
PersTr,CorpTr,EmplBen,Tax: Peter DuFourny, TO
TrOpers: Joanne Park, AsstTO

MARYLAND NATIONAL BANK
Church Circle 21401
301/268-4343
(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

Baltimore

EQUITABLE BANK, N.A.
100 S. Charles St. 21201
301/547-4143 Tr$650 Mil
(Branches in Bel Air, Rockville & Salisbury)
Hd: John C. Ruxton, SrVP
Admin: Thomas J. Quirk, SrVP
PersTr: Peter M. Watts, VP
EstSettlmt: Andre Fauntleroy, VP
TrAdmin: Thomas Pawlak, VP
AgcyAdmin: William C. Norwood, VP
TrInv: Lee M. Seabolt, VP
EmplBenInv: W. Patrick Flanigan, Jr., VP
EmplBenAdmin: Louis Sergi, VP
CorpTr: William Howard, Jr., VP
Nb: Richard D. Adams, VP
TrOpers: Richard J. Pitruzzello, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles Street 21201
301/244-4602 Tr$990 Mil
(Branches in Cumberland and Hagerstown)
Hd: Leslie C. Lee, SrVP&TO
Edward F. Obazo, VP
ChInvO: M. Elliott Randolph, Jr., SrVP&TrInvO
DirRes: Brian R. Mund, VP
PersTr-Admin: William J. Gering, VP
PersTr-Inv: John E. Fitzgerald, VP
TrOpers,CorpTr,ComTrF: R. Saxon Birdsong, VP
EmplBenAdmin: J. Bruce Herd, VP
TrMktg&Nb: John A. Gilpin, VP

MARYLAND NATIONAL BANK
10 Light St., P.O. Box 995 21203
301/244-6590 Tr$1.6 Bil
(Branches in Annapolis, Easton, Frederick, Rockville & Towson)
Hd: Michael I. Levine, VP
PersTr: Timothy J. Hynes, III, VP
TrInv: Gary A. Langbaum, VP
CTF: Robert M. Phillips, VP
EmplBen: Richard J. Schrader, VP
Cust: Judy McCoy, VP
BondAdm: Malcolm Nielson
NbPers: Jesse L. Sternberger, VP
TrOpers: Robert W. Schaeffer, VP

MERCANTILE-SAFE DEPOSIT & TRUST CO.
(Member of Mercantile Bankshares Corp.)
2 Hopkins Plaza 21201
301/237-5900 Tr$3.2 Bil
(Branches in Easton & Towson)
ExecO: [illegible] B. Topping, ExecVP
Pe[illegible]vcs: James Q. Ball, InvVP
PersSvcs: W. C. Stith, AdmVP
InstSvcs: Alton A. Shoda, SrVP
InvSvcs: James D. Hardesty, SrVP
CorpTr: Thomas A. Summerlin, VP
EmplBen: James H. Clark, VP
InstMktg: H. Louis French, VP
TrOpers,EDP: Ray W. Hamm, VP
ResSvcs: Robert F. Boyd, VP
InstPtfolMgt: Gordon S. VanVranken, VP
AssetMgt: Paul L. Borssuck, VP
EstPlng,Prob: Richard J. Flanigan, SrVP
PersMktg: John R. Hornady, III, VP
SecurTrad: William E. Conard, Jr., VP
Econ: Georges F. Racourt, AsstVP

SUBURBAN BANK
Light & Lombard Sts. 21203
301/685-2000, Ext. 2915
(Branch of Bethesda)
Hd: Andrew L. Robinson, SrVP
Nb: Carl O. Brudin, Jr., VP

UNION TRUST CO. OF MARYLAND
1 N. Charles St. 21203
301/332-5000 Tr$516 Mil
Hd: Armand H. Levin, SrVP
PersTr: Edwin J. Fitzsimmons, Jr., VP
CorpTr: Melvin L. Thomas, VP
TrInv: John J. Pretko, VP
EmplBen: Jay M. Neale, VP
TrOpers: Donald E. Winter, VP
Nb: Louis J. Rosenthal, VP

Bel Air

THE EQUITABLE BANK,N.A.
Main Street & Baltimore Pike 21014
301/838-9810
(Branch of Baltimore)
Joseph J. Blimline, VP

Bethesda

SUBURBAN BANK
6610 Rockledge Drive 20817
301/493-2900 Tr$275 Mil
(Branches in Baltimore & Wheaton)
Hd: Andrew L. Robinson, SrVP
PersTr: Neil E. Johnson, VP
TrInv: Stephen C. Thormahlen, VP
EmplBen: Edmond S. Richards, AsstVP
TrOpers: Dale W. Middleton, TOpO
Nb: Carl O. Brudin, Jr., VP

Chevy Chase

CITIZENS BANK & TRUST CO. OF MARYLAND
8510 Connecticut Ave. 20815
301/699-7072 Tr$39 Mil
Hd,TrInv: James W. Neal, VP&TO
PersTr: Stephen R. Fegan, TO
Nb: Dale E. Thompson, TO

Cumberland

FIRST NATIONAL BANK OF MARYLAND
71 Baltimore St. 21502
301/777-4600
(Branch of Baltimore)
Mgr: F. H. Deremer, VP

FIRST UNITED NATIONAL BANK & TRUST
Center Street 21502
301/724-8688
(Branch of Oakland)
C. Thomas Rankin, TO

LIBERTY TRUST CO. OF MARYLAND
P.O. Box 750 21502
301/724-4100 Tr$23 Mil
Hd: Charles W. Judge, VP&TrMgr
Admin: Bruce Irons, AsstTO
TrOpers: Ealnor Woods

Easton

MARYLAND NATIONAL BANK
125 Bay St. 21601
301/822-3500
(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

MERCANTILE-SAFE DEPOSIT & TRUST CO.
The Tidewater Inn
P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
Wm. U. Hooper, Jr.

Elkton

COUNTY BANKING & TRUST CO.
123 North St. 21921
301/398-2600 Tr$4 Mil
Hd: E. Pershing Volkart, ChmBd
Larry Holland, II, TO
Nelson S. Winter, TO

Frederick

FARMERS & MECHANICS NATIONAL BANK
154 N. Market St. 21701
301/694-4060 Tr$55 Mil
Hd: Elizabeth G. Rudinger, VP&SrTO
Walter Wratchford, AsstVP&AsstTO

FREDERICKTOWN BANK & TRUST CO.
30 N. Market St., P.O. Box 510 21701
301/662-8231 Tr$25 Mil
(Affil. of Mercantile Safe Deposit & Trust Co., Baltimore)
Hd: Charles F. Trunk III, VP&TO
TrOpers: Anna Mary K. Willard, AsstSec&AsstTO

MARYLAND NATIONAL BANK
1 South Market St. 21701
301/622-9000
(Branch of Baltimore)
Hd: David L. Richner, TO

Frostburg

THE FIDELITY BANK
P.O. Box 50 21532
301/689-1111
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)
Hd: Marion Alkire

Hagerstown

FIRST NATIONAL BANK OF MARYLAND
101 W. Washington St. 21740
301/733-6000
(Branch of Baltimore)
Mgr: David W. Shives, Jr., SrTO

HAGERSTOWN TRUST CO.
P.O. Box 189 21740
301/739-0850 Tr$32 Mil
Hd,CorpTr,TrInv,Nb:
Gerald M. Driscoll, VP&SrTO
PersTr,EmplBen,Nb: L. Alson Bohn, VP&TO
TrOpers: Audrey Mardon, TOpSupv

La Plata

BANK OF SOUTHERN MARYLAND
P.O. Box X 20646
301/934-8138
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Laurel

THE CITIZENS NATIONAL BANK
390 Main St. 20707
301/725-3100
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Oakland

FIRST UNITED NATIONAL BANK & TRUST
19 S. Second St. 21550
301/334-9471 Tr$14.7 Mil
(Branch in Cumberland)
Hd: William B. Grant, VP&TO
TrOpers: Dorothy B. Cathell, TO

Princess Anne

PENINSULA BANK
P.O. Box 219 21853
301/651-2400
(Affil. of Mercantile-Safe Deposit & Trust Co. of Baltimore)

MARYLAND (Cont'd)

Rockville

THE EQUITABLE BANK,N.A.
6100 Executive Blvd., Suite 300 20852
301/468-5027
(Branch of Baltimore)
Louis K. Neilsen, VP

MARYLAND NATIONAL BANK
6266 Montrose Road 20852
301/881-6560
(Branch of Baltimore)
Hd: David L. Richner, TO

STATE NATIONAL BANK OF MARYLAND
11616 Rockville Pike 20852
301/881-7000
Hd: Edward E. Cohen, ChmBd&ChmExecCom
Philip M. Comerford, Pres
CorpTr: Margaret L. Neveling, AsstTO

Salisbury

THE EQUITABLE BANK,N.A.
144 E. Main Street 21801
301/742-5145
(Branch of Baltimore)
Mabel M. Wilson, VP

PENINSULA BANK
P.O. Box 2518 21801
301/546-3194
(Affil. of Mercantile Bankshares Corporation)

Towson

MARYLAND NATIONAL BANK
305 West Chesapeake Ave., Ste. 205 21204
301/296-1365
(Branch of Baltimore)
David W. Britton, SrTO

MERCANTILE-SAFE DEPOSIT & TRUST CO.
409 Washington Ave. 21204
301/321-8029
(Branch of Baltimore)
Hd: John W. Thomas, Jr., VP

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Tr$20 Mil
Hd: Michael D. Hayward, VP&TO
Nb: Lucy B. Henson

WESTMINSTER BANK & TRUST CO.
71 E. Main St. 21157
301/848-9300 Tr/u$1 Mil
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Wheaton

SUBURBAN BANK
2601 University Blvd., West 20902
301/493-2900
(Branch of Bethesda)
Hd: Andrew L. Robinson, SrVP
Nb: Carl O. Brudin, Jr., VP

Williamsport

WASHINGTON COUNTY NATIONAL SAVINGS BANK
P.O. Box 378 21795
301/223-7600 Tr/u$1 Mil
Hd: E. L. Hose, AsstCsh&TO

Include Your Logo
See Page 213

MASSACHUSETTS

Amherst

SHAWMUT BANK OF HAMPSHIRE COUNTY,N.A.
11 Amity St. 01002
413/256-8511 Tr/a$44 Mil (book)
Hd,PersTr,Nb: Richard H. Mathews, SrTO&VP

Andover

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617/681-8082
(Branch of Boston)
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Warren A. Lewis, SrTO

BAYBANK MERRIMACK VALLEY,N.A.
23 Main St. 01810
617/475-3620
TrSvcs: Trumbull C. Curtiss, Pres

Athol

BANK OF NEW ENGLAND-WORCESTER COUNTY
388 Main St. 01331
617/249-3213 Tr$1.1 Mil
Hd: Robert L. Guerin, Pres,CEO&TO

Attleboro

FIRST BRISTOL COUNTY NATIONAL BANK
19 Park St. 02703
617/695-4000, Ext. 500 Tr$72 Mil
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PersTr: Richard C. Fuller, AsstVP&TO
CorpTr,EmplBen: E. Sheldon Spicer, Jr., VP&TO
TrInv: Charles F. Coupe, VP&IO
TrOpers: David R. Barton, Supv

Barnstable

THE BARNSTABLE COUNTY NATIONAL BANK
442 Main St. 02630
617/775-0925
(Affiliate of Bank of New England, Boston)
Hd: Peter C. Holcombe, VP
Harry W. Baughman, VP
Richard C. Landel, VP

Beverly

BEVERLY NATIONAL BANK
240 Cabot St. 01915
617/922-2100 Tr$37 Mil
Hd: James E. Rich, Jr., TO

★ Boston

BANK OF NEW ENGLAND,N.A.
P.O. Box 2197 02106
617/742-4000 Tr$6.1 Bil
(Branches in Andover, Hyannis and Worcester)
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TrOpers: Ronald E. Logue
PersFinSvcs: Frimette T. Field
InstFinSvcs: James S. Fisher
ChInvO: Antony Edgar
RetailBanking: C. Bernard Fulp
ConsumerSvcs: Robert A. Linden
InvCoun: Frederick L. Worcester
SlsPersFinSvcs: James D. Henderson
CorpTr: James D. Renger
FinInst: Francis E. Hassey
InvRes: John T. Cederholm
Economist: C. Peter Durgin
TrSecur: Thomas J. Corcoran

BAYBANK BOSTON
175 Federal St. 02110
617/482-1040
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InvResearch: Lawrence R. Kimball, VP
InstitInvDiv: William S. Reid, SrVP

BOSTON SAFE DEPOSIT & TRUST CO.
One Boston Place 02106
617/722-7000 Tr$2.6 Bil
Hd,PersTr: Susan P. Haney, SrVP
CorpTr,TrOpers: Jean Tempel, SrVP
TrInv,ComTrF: Neil W. Plass, SrVP
ComTrF: David Walsh, VP
EmplBen: Robert Mainer, SrVP
Nb: Richard Tucker, SrVP

FIDUCIARY TRUST CO.
175 Federal St. 02110
617/482-5270
H. Gilman Nichols, Pres

THE FIRST NATIONAL BANK OF BOSTON
Old Colony Trust Division
100 Federal St. 02110
617/434-2101 Tr$6.655 Bil
(Branches in Concord, Falmouth, Haverhill, New Bedford, Orleans, Pittsfield, Springfield, Worcester & Yarmouth Port; Phoenix, AZ; Deerfield Beach & Sarasota, FL; Hilton Head, SC)
Hd: Lawrence K. Fish, ExecVP
PersTr: Waldo E. Dodge, SrVP
InstitInv: William B. Moody, SrVP
InvRes: Edward G. Riley, Jr., FVP
CorpTr: Jackson F. Eno, VP
TrOpers: Merton E. Thompson, III, FVP

FLEET NATIONAL BANK
60 State Street 02109
617/367-6700
(Branch of Providence, RI)
N. Bradford May, VP

INVESTORS BANK & TRUST CO.
24 Federal St. 02110
617/482-0030 Tr$50 Mil
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EmplBen: Charlene S. Senters, AsstTOpO
Nb: Thomas J. Furlong, Jr., AsstVP&TO
TDP: Michael A. DiPasquale, VPCmptrSvcs
TrOpers: Terrance J. Dugan, VPTrOpers

THE MASSACHUSETTS CO., INC.
99 High St. 02110
617/338-3200 Tr$550 Mil
Hd,PersTr,TrOpers: Maurice F. Lesses, SrVP&TO
TrInv: Philip M. Byrne

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57 Franklin St. 02110
617/451-9100
Hd: John C. Albrecht, FVP&Csh

SHAWMUT BANK OF BOSTON,NatAssn
One Federal St. 02211
617/292-2650 Tr/a$1.666 Mil
Hd: Carter H. Harrison, ExecVP
DptyHd: Frederick W. White, VP
MktgMgr: Peter A. Wilson, VP
PersTr,ComTrF: Nicholas S. F. Carter, VP
CorpTr: Max Goldsmith, VP
TrInv: Thomas B. Brown, SrVP
EmplBen: William V. Zaleski, VP
TrOpers: Robert F. Perkins, VP
Nb: George F. Pennington, VP

STATE STREET BANK & TRUST CO.
225 Franklin St. 02101
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TrInv: Brenton H. Dickson, SrVP
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UNITED STATES TRUST CO.
40 Court Street 02108
617/726-7250 Tr$185 Mil
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PersTr: David Drollett, VP&TO
TrInv: Robert Zevin, VP&Econ
Gloria Schwartz, VP
Robert Lincoln, VP

Lawrence Litvak, VP
Stephen Moody, VP
Linda Berkel, AsstVP
EmplBen: Mitchell J. Greb, TrCoun
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TrOpers: Thomas V. D'Alto, VP-Opers

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617/583-6700 Tr$110 Mil
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TrInv: Edwin W. Johnson, SrTO
TrOpers: Camille H. Nelson, TOpO
Taxes: Vassiliki A. Preston, TxTO
EmplBen: Gloria Carvalho, VP&TO
Nb: Warren H. Mitchell, Jr., TO
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SHAWMUT FIRST COUNTY BANK,NatAssn
90 Main St.
P.O. Box 973 02403
617/586-5500 Tr$15.2 Mil
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Brookline

PATRIOT BANK,NA
294 Harvard St. 02146
617/739-7000 Tr$90 Mil
Hd: Frederick Schultz, SrVP
Nb: Steven B. Mitchell, VP
TrOpers: Jean O'Rourke, TO

Burlington

BAYBANK MIDDLESEX TRUST COMPANY
P.O. Box 422 01803
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Inv: David A. Lawrence, VP
EstSttlmt,Tax,CorpTr: Joseph T. Sullivan, SrVP
EmplBen: Michael S. Hirshberg, VP
TrOpers: Eugene Smith, VP
Nb: Anthony F. Solmita, SrVP

Cambridge

BAYBANK HARVARD TRUST
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Nb: Lorraine Tyner, TO

CAMBRIDGE TRUST CO.
1336 Massachusetts Ave. 02138
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TrInv: Herbert A. Kardon
ComTrF: Roger Almeida
TrOpers: Judith M. Smith

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FIRST BANK
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617/256-2565
Timothy W. McLean, VP&Aud

Concord

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59 Walden St. 01742
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Robert J. Cusack, TO
Donald E. Furber, VP

Danvers

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TrOpers: Beverly Barr, AsstVP
BusDev: Lewis Hathaway, AsstVP
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Dedham

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617/329-3700
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Nb: Mary N. Jones, TO

Fall River

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617/679-3111 Tr/o$24 Mil
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TrOpers: Ellsworth W. Pettey, VP
Tax: Mary E. Brown, AsstTO

BANK OF NEW ENGLAND-BRISTOL COUNTY,NatAssn
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P.O. Box 191 02722
617/678-8343 Tr$55 Mil
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PersTr,EmplBen: Zelma A. Braga, VP&TO
Donald C. Worthen, VP&TO
CorpTr,ComTrF,TrOpers: Barbara E. Parker, TO

DURFEE ATTLEBORO BANK
10 North Main Street 02722
617/679-8311 Tr$152 Mil
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Nb: Edward C. Taft, VP
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EstTr: Roger W. Lamonde, VP
CorpTr: Donald B. McLeod, VP
ComTrF,EmplBen: William I. Bogle, AsstTO
TrInv: Robert C. Gibbs, VP

Falmouth

FALMOUTH NATIONAL BANK
P.O. Box 687 02541
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Hd: Kenneth F. Evans, Jr., VP

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(Branch in Worcester)
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PersTr: Peter Armbruster, AsstVP&TO
TrOpers: K. Jean Murray, TO
TrInv: Joseph Giovino, VP&TrInvO

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FOXBORO NATIONAL BANK
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FRAMINGHAM TRUST CO.
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Nb,TrOpers: Charles B. Spiegel, TO

Gloucester

BANK OF NEW ENGLAND-NORTH SHORE
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Greenfield

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1 Federal St. 01301
413/772-0281 Tr$35 Mil
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PersTr: Gordon W. Leavis, TO

SHAWMUT BANK OF FRANKLIN COUNTY
324 Main St.
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PersTr,Est: Kay F. Johnson, TO

Holyoke

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PersTr: Margaret J. Mallalieu, TO

Hyannis

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(Branch of Boston)
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Harry W. Baughman, VP
Richard C. Landel, VP

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P.O. Box 1161 02601
617/775-3500 Tr$110 Mil
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PersTr,Est: John G. Kinahan, SrTO
TrInv: John M. Ladner, VP&SIO
Tax: Richard Bussierre, TO
TrOpers: Patricia Auger, TO
Nb: Edward McAuliffe, TO

Ipswich

FIRST NATIONAL BANK
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617/356-4361 Tr$11.6 Mil
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Nb: Conrad Hines, TrConslt

Lawrence

ARLINGTON TRUST CO.
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PersTr,ComTrF: Priscilla Cubelli, VP&TO
EmplBen: Donna Pazolt, AsstTO
TrOpers: Pamela Hurley, AsstVP&TOpO
TDP: Cindi Woodbury, SysO

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EmplBen: Robert N. Sullivan, AsstVP
TrOpers: John R. McGovern, AsstVP&TO
Nb: Doreen L. Dibari, AsstVP

Lynn

CENTURY NORTH SHORE BANK & TRUST CO.
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(Branches in Beverly and Salem)
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Malden

MALDEN TRUST CO.
94 Pleasant St. 02148
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Robert A. Russo, VP&TO
Sam H. Banov, TO
Richard S. McKinley, AsstTO
TrInv: James O. Watt, TrInvO
TrOpers: Richard L. Ruble, TO
Nb: Herbert E. Chaflin, TO
Robert M. Wallask, TO
Jane T. Clancy, AsstSec

Marblehead

NATIONAL GRAND BANK
91 Pleasant St. 01945
617/631-6000 Tr$1.7 Mil
Hd: Randolph E. Goodwin, Pres
PersTr,TrInv,TrOpers,Nb: Doris M. Stacey, AsstTO

Middleborough

MIDDLEBOROUGH TRUST CO.
10 Centre St. 02346
617/947-1313 Tr$3.698 Mil
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TrOpers: William A. Redmond, Treas&TO

Nantucket

PACIFIC NATIONAL BANK OF NANTUCKET
63 Main St. 02554
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PersTr: Betty O'Hara, TO

New Bedford

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PersTrSvcs: Diane B. Duarte, TO
Nb: Rodney Washburn, Jr., TO

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617/997-9000
Robert O. Boardman, VP

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51 State St. 01950
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John C. West, Jr., SrVP&TO

Northampton

BANK OF NEW ENGLAND-HAMPSHIRE COUNTY, N.A.
1 King St. 01060
413/584-0355 Tr$34 Mil
Hd: Donald M. Campbell, AsstVP&TO

Orleans

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H. Ashley Smith, Jr., VP
Reginald P. Vincent, VP
PersTr: Charleene E. Rosa, TO
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Plymouth

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Hd: Sara Stewart, TO

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ROCKLAND TRUST CO.
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TrInv: Freeman H. Osgood, VP&TO
TrOpers,EmplBen: Richard LaCivita, VP&TO
PersTr: Sandra L. Sevigney, TO
Kathleen K. Offen, TO

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NAUMKEAG TRUST CO.
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Richard F. Moore, TO
Edward J. Michon, TrInvO
Paul Anderson, Jr., TO
A. Cushing Titcomb, AsstTO
Rose Grant, AsstTrInvO
Jacqueline Rathe, TOpO

SHAWMUT MERCHANTS BANK,NatAssn
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PersTr: Elizabeth M. Allen, TO
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Springfield

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TrSvcs: Constance R. Fritsch, TO
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Nb,EmplBen: Joanne Lusignan, AsstPenTO

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Joan Milberry, TO
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Edward P. Weathersbee, AsstVP
W. Edmond Zorigian, SrTO

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(Branch of Boston)
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Yarmouth Port

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102 East Maumee 49221
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Alpena

COMERICA BANK-DETROIT
(Operating in Office of Alpena Savings Bank)
P.O. Box 337 49707
517/356-2131
Hd: F. Don Carl, Jr., Pres
PersTr,EmplBen,Nb: Thomas J. Webb, AsstVP

NATIONAL BANK OF DETROIT
(Operating in Office of NBD-Alpena Bank)
200 W. Chisholm St. 49707
517/356-2241 Tr/o$20 Mil
Hd: Barbara Kieliszewski, AsstTO
TrOpers: Bette LaLonde

Ann Arbor

CitizensTrust

CITIZENS TRUST
P.O. Box 8612 48107
313/994-5555 Tr$460 Mil
(Trust Service Office in Adrian and Branch in Saline)
Hd: Earl H. Miner, SrVP&TO
Catherine Collins, 2ndVP
Sandra K. Campbell, 2ndVP
Ronald Gardner, AsstVP
TrInv,ComTrF: Edward Sichler, III, VP
EmplBen: Charles S. Wright, 2ndVP
TrOpers: Charles Newman, AsstVP
Est&TrCoun: B. Todd Jones, VP&TO
Indentures & Paying Agcs: Phillip Stokes, VP

COMERICA BANK-ANN ARBOR
125 South Fifth Avenue 48108
313/761-2211
PersTr: A. James Menlove, VP

FIRST OF AMERICA BANK-ANN ARBOR
101 S. Main St. 48107
313/995-7745 Tr$67 Mil
(Branches in Deerfield, South Lyon & Wayne)
Hd: Charles J. Schmidt, VP&TO
EmplBen: Thomas R. Kallewaard, TO
PersTr: Sandra Taggie, TO
Karen C. Feldenzer, TO
TrOpers: Andrea Nation
Nb: Carolyn A. Larime

MICHIGAN (Cont'd)

Ann Arbor (Cont'd)

NBD ANN ARBOR, NATIONAL ASSOCIATION
(Part of National Bank of Detroit Holding Co.)
P.O. Box 8601 48107
313/995-8180 Tr$245 Mil
(Branch in Dundee)
Hd: J. W. Donegan, VP&TO
PersTr: James Meretta, VP&TO
TrInv: Theodore Libby, TrInvO
ComTrF: C. R. Miller, VP
EmplBen,Nb: Steven Hoffman, VP
Susan Sabo, TO
William J. Dunlap, TO
John Hanchak, TO
Doris I. Persyn, IO
TrOpers: Margaret Kowallec
PersTr,Nb: Mary Peckham, TO

Battle Creek

THE AMERICAN NATIONAL BANK IN BATTLE CREEK
P.O. Box 1617 49016
616/968-2251
(Operated by The American National Bank & Trust Co. of Michigan)
Robert W. Cunningham, TO

COMERICA BANK-BATTLE CREEK
25 W. Michigan Mall 49017
616/966-6340
Hd: G. E. McKay, Jr., SrVP&TO
CorpTr,TrOpers: C. V. Van Syckle, VP&TO
PersTr: J. L. Dale, AsstVP&TO
F. A. Hanson, AsstVP&TO
TrInv: M. L. Mueller. TO
EmplBen: G. J. O'Hara, TO

FIRST OF AMERICA BANK-MICHIGAN,N.A.
Battle Creek Branch
65 South 20th Street 49015
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
1 W. Michigan Ave. 49014
616/962-9551
(Branch of Grand Rapids)
Hd: David M. Van Camp, VP
PersTr,Nb: C. James Frey, VP
EmplBen,Nb: William W. Williams, AsstVP

Bay City

MANUFACTURERS BANK OF BAY CITY
213 Center Ave., P.O. Box 69 48706
517/895-8521
(Branch of Manufacturers National Bank of Detroit)
SrAdm: Robert A. Sajdak, 2ndVP&TO

PEOPLES NATIONAL BANK & TRUST CO.
300 Center Ave. 48706
517/892-9280 Tr$275 Mil
Hd: Joseph A. Gorman, III, SrVP&TO
PersTr: George T. Barrett, VP&TO
CorpTr: Richard Ballor, TO
EmplBen: Laurie Dunaway, TO
EmplBen: William McCulland
TrInv: J. Thomas McDonugh, VP&TO
ComTrF: Robert T. McAlester, AsstVP&TO
TrOpers: Terry Bleshevski, TO

Benton Harbor

FARMERS & MERCHANTS NATIONAL BANK
Lock Box 308 49022
616/926-8211
(Affiliate of National Bank of Detroit)
Hd,PersTr,CorpTr,EmplBen,Nb: James E. Taylor, VP&SrTO
TrInv,ComTrF: Mark Kruggel, VP&TrInvO
TrOpers,TDP: Grace Duffield, TOpO

INTER-CITY BANK
P.O. Box 1248 49022
616/927-2251 Tr$45 Mil
Hd,PersTr,Nb: Ronald D. Sonneman, SrVP&TO
TrInv,EmplBen: Harold E. Borlik, VP&TrInvO
ComTrF,TrOpers: Paul A. Monteith, VP&TO

OLD KENT BANK-SOUTHWEST
1844 Colfax 49022
616/925-3259
(Branch of Niles)
Hd: David A. Hall, SrVP&TO

Big Rapids

CENTRAL MICHIGAN BANK & TRUST
101 N. Michigan Ave. 49307
616/796-2661 Tr$2.5 Mil
Hd: R. E. Scroggins, TO

FIRST NATIONAL BANK & TRUST
125 North Michigan Ave. 49307
616/796-9944 Tr$4.0 Mil
Hd: Karl W. Linebaugh

Birmingham

COMERICA BANK-DETROIT
188 N. Woodward Avenue 48011
313/644-2733
Hd: William A. Penner Jr., VP
Nb: G. E. Pyle, VP

MANUFACTURERS NATIONAL BANK OF DETROIT
1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit)
Hd: Sinclair J. Harcus, VP&SrTO

Bloomfield Hills

NATIONAL BANK OF DETROIT
1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Frederick H. Gravelle, VP
Nb,PersTr: Edward M. Forton, 2ndVP

Britton

UNITED SAVINGS BANK OF TECUMSEH
102 West Chicago Blvd. 49229
517/423-8373
(Branch of Tecumseh)
James L. Anderson, VP&TO
Lois A. Logan, TO

Cadillac

NBD CADILLAC STATE BANK
P.O. Box 100 49601
616/775-4611 Tr$23 Mil
Hd: James C. W. Petersen, VP&TO
R. Norkoli, TO

Calumet

FIRST OF AMERICA BANK-COPPER COUNTRY
200 Fifth Street 49913
906/337-0200
(Services Provided by First of America Bank-Marquette, N.A.)

Caro

PEOPLES STATE BANK OF CARO
171 N. State St. 48723
517/673-2188
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

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TRUSTS & ESTATES
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Cass City

THUMB NATIONAL BANK & TRUST CO.
6132 E. Cass City Rd. 48726
(Branch of Pigeon)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Cassopolis

MICHIGAN NATIONAL BANK
117 S. Broadway 49031
616/445-2466
(Branch of Grand Rapids)

Cheboygan

COMERICA BANK-DETROIT
(Operating in Office of Citizens National Bank)
P.O. Box 10 49721
616/627-7111
Hd: Lyle McKinley, Pres
PersTr,EmplBen,Nb: Thomas J. Webb, AsstVP

FIRST OF AMERICA BANK-STRAITS
316 N. Main St. 49721
616/627-9945
(Services Provided by First of America Bank-Marquette,N.A.)

Clare

CHEMICAL BANK CLARE
807 McEwan St. 48617
517/386-3411 Tr/u$1 Mil
Hd: Robert H. Beacom, Pres&TO

COMERICA BANK-CENTRAL
10494 So. Clare Ave. 48617
(Branch of Comerica Bank-Midland)

Coldwater

BRANCH COUNTY BANK
100 W. Chicago St. 49036
517/278-7311 Tr$17.5 Mil
Hd: Wayne L. Haupt, VP&TO
TrOpers: Becky Rogers

SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-7511 Tr$25 Mil
(Branches in Tekonsha & Union City)
Hd: James R. Cole, VP&TO
TrOpers,Nb: John H. Castle, TO

Coldwater-Quincy

FIRST OF AMERICA BANK-SOUTH CENTRAL,N.A.
515 E. Chicago 49036
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Dearborn

DEARBORN BANK & TRUST CO.
23400 Michigan Ave. 48124
313/274-1000 Tr$12 Mil
Hd: Lionel Hampton, VP&TO
TrOpers: Margaret A. Tuckey, AsstTO

MANUFACTURERS NATIONAL BANK OF DETROIT
16150 Michigan Ave. 48126
313/584-2810
(Branch of Detroit)
SrAdm: Norman S. Miller, VP&TO

NATIONAL BANK OF DETROIT
(Operating in Office of National Bank of Dearborn)
18800 Hubbard Dr. 48126
313/271-7710
Hd: Daniel J. Hogan, 2ndVP
Nb,PersTr: A. Stewart Kerr, TrRep

Deerfield

FIRST OF AMERICA BANK-DEERFIELD
164 Raisin St. 49238
517/447-3108
(Services Provided by First of America Bank-Ann Arbor)

Detroit

COMERICA BANK-DETROIT
211 W. Fort St. 48231
313/222-3300 Tr/o$6.0 Bil
(Branches in Adrian, Alpena, Birmingham, Cheboygan, Fenton, Gaylord, Grosse Pointe, Livonia, Southfield, Sterling Heights, Troy, Warren, Ypsilanti & Subsidiary in Boca Raton, FL)
Hd: Cleveland Thurber, Jr., ExecVP&ChTO
TrInv: Manown Kisor, Jr., ExecVP
PersTr: Robert S. Colladay, SrVP
TrInternalSvcs: Andrew M. Savel, 1stVP
EmplBen: Terrence E. Keating, 1stVP
CorpTr: Thomas V. Cliff, VP
Affil&Plng: John B. Whitledge, 1stVP
Nb,Pers: A. J. Tobin, VP

FIRST OF AMERICA BANK,N.A.-DETROIT
Penobscot Bldg. 48226
313/965-1900 Tr$210 Mil
Hd: R. William Shauman, SrVP&TO
TrInv: Gerald L. Seizert, VP&TO
PersTr,CorpTr: David M. Graul, VP&TO
EmplBen: James A. Santillo, VP&TO
TrOpers: Gerald A. Bricker, VP&TO
Nb: Phillip P. Deutsch, VP&TO

MANUFACTURERS NATIONAL BANK OF DETROIT
100 Renaissance Center 48243
313/222-4000 Tr$13.1 Bil
(Branches in Bay City; Birmingham, Oakland Trust; Dearborn, Dearborn Trust; Grosse Pointe, Grosse Pointe Trust, & North Palm Beach, FL)
(Trust Service Offices: First State Bank of Charlevoix; Harbor Springs State Bank; Manufacturers Bank of Livonia; Peoples Bank of Port Huron; Manufacturers Bank of the Shores; Manufacturers Bank of Saline; Manufacturers Bank of Novi; Manufacturers Bank of Southfield; Grayling State Bank; Northwestern State Bank, East Jordon; Manufacturers Bank of Coopersville; Commercial State Savings Bank, Greenville; United Community Bank, Wayland)
Hd: Frank Couzens, Jr., ExecVP
PersTr: Richard W. Heiss, SrVP&SrTO
CorpTr,EmplBen: Robert R. Schoonbeck, 1stVP
CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Benedict J. Smith, SrVP
TrOpers: Paul C. Stoll, VP&SrTO
TrFin&Contr: Paul L. Saylor, VP&SrTO

MICHIGAN NATIONAL BANK OF DETROIT
1505 Woodward Ave. 48226
313/222-1970
(Branch of Troy)
Andrea L. Wulf, GpVP

NATIONAL BANK OF DETROIT
Woodward at Fort St. 48226
313/225-1000 Tr/o$10.4 Bil
(Offices in Bloomfield Hills, Dearborn, Grand Rapids, Grosse Pointe, Kalamazoo Portage, Lansing & Saginaw. Holding Company Offices in West Palm Beach, FL)
Hd: Jonathan T. Walton, ExecVP
CorpTr,EmplBen: Richard L. Kozlowski, 1stVP
TrInv: James M. Lane, SrVP
TrOpers: Ronald A. Colasanti, VP
Nb,Pers: F. Parker Colby, VP
Nb,EmplBen: Paul E. Jensen, 2ndVP
Nb: Richard L. Foersterling, VP

Dundee

NBD MONROE COUNTY BANK
(Operating in the Office of Monroe County Bank)
48131

East Lansing

EAST LANSING STATE BANK
100 W. Grand River Ave. 48823
517/337-4140 Tr$55 Mil
Hd: Frederick A. Meier, VP&TO
TrOpers: Edward A. Trautz, Jr., AsstVP
PersTr: Louis Monticello, AsstTO
Nancy A. Elwood, AsstVP

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
616/947-2111
(Branch of Traverse City)
Hd: James M. Merendo, VP&SrTO

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5010 Tr$49 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: J. C. Bissell, VP&TO
TrInv,ComTrF,TrOpers: J. L. Moffat, AsstVP&TO

STATE BANK OF ESCANABA
49829
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Fenton

COMERICA BANK-DETROIT
(Operating in Office of State Savings Bank of Fenton)
101 N. Leroy
P.O. Box 231 48430
313/629-2263
Hd: John M. Farr, Pres
PersTr: David E. Bryant, AsstVP
Nb: David C. Muzzall, AsstVP

Flint

CITIZENS COMMERCIAL & SAVINGS BANK
One Citizens Banking Center 48502
313/766-7500 Tr$389 Mil
(Branch in Owosso)
Hd: James S. Hamm, SrVP&TO
PersTr,Prob: Edward J. Tozer, VP&TO
EmplBen,CorpTr: Joseph A. Lemelin, AsstVP&TO
TrInv: Randall E. Thornton, VP&TO
Nb: James R. Heenan, VP&TO
TrOpers: Phillip L. Cook, AsstVP&TO

GENESEE MERCHANTS BANK & TRUST CO.
1 E. First St. 48502
313/766-8371 Tr$350 Mil
(Trust Service Offices in Peoples State Bank of Caro and Community State Bank of Fowlerville)
Hd: Webb F. Martin, SrVP&ChmTrComm
DptyHd: Erik A. Warren, VP&SrTO
TrInv: Carl A. Pohly, VP&SrTrInvO
EmplBen: F. Kay Dandaneau, VP&TO
TrOpers,CorpTr: Randall L. Swift, AsstVP&TOpO
Nb: John P. Camilli, VP

MICHIGAN NATIONAL BANK
503 S. Saginaw St. 48502
313/762-5529
(Branch of Grand Rapids)
Hd: John D. Logan, VP
EmplBen,Nb: Jerry Williams, AsstVP
PersTr,Nb: Paul M. Gonyea, AsstVP

Fowlerville

COMMUNITY STATE BANK OF FOWLERVILLE
P.O. Box 375 48836
517/223-9111
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Frankenmuth

FRANKENMUTH BANK & TRUST
210 S. Main St. 48734
517/652-9944
Hd: Thomas A. Jaffke, ExecVP
PersTr: John E. Kelly, VP&TO
TrOpers: Frances Rodammer, TO

Fremont

FREMONT BANK & TRUST CO.
P.O. Box 100 49412
616/924-3400
Hd: Andrew Klassen, TO

OLD STATE BANK
P.O. Box 70 49412
616/924-2200
Hd: Sharla A. Schipper, VP&TO

Gaylord

COMERICA BANK-DETROIT
(Operating in Office of First National Bank of Gaylord)
P.O. Box 310 49735
517/732-1538
Hd: Conrad A. Schaffer, Pres
PersTr,EmplBen,Nb: Thomas B. Webb, AsstVP

Grand Haven

OLD KENT BANK OF GRAND HAVEN
233 Washington St. 49417
616/842-3100 Tr$75 Mil
Hd,Nb: Harold C. Schmidt, VP&SrTO
PersTr,EmplBen: Eugene O. Harbeck, Jr., VP&TO
PersTr,Nb: Brian T. Lee
TrOpers: Katrina Van Houten

PEOPLES BANK & TRUST CO.
300 Washington St. 49417
616/842-4800
Hd: David C. Tans, VP&TO
PersTr: Carol D. Blaey, TO
EmplBen: Peter Wooldredge, TO

Grand Rapids

FIRST OF AMERICA BANK-GRAND RAPIDS,N.A.
99 Monroe Avenue N.W. 49503
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
77 Monroe Center, P.O. Box 1707 49501
616/451-7670 Tr$1.4 Bil
(Branches in Battle Creek, Cassopolis, Flint, Kalamazoo, Lansing, Port Huron, Saginaw & Traverse City)
Hd: Thomas C. Robberson, SrVP
PersTr: R. Park Johnston, GpVP
CorpTr: Thomas De Fer, VP
EmplBen,Nb: Robert E. Whitelaw, VP
TrOpers: Alfred C. Pfeiffer, VP
PersTr,Nb: Thomas A. Phelps, VP

NATIONAL BANK OF DETROIT
190 Monroe NW 49503
616/538-7490
Ronald T. Ostan, AsstVP-PersTrAdm&Dev
EmplBen: Jack I. Westrate, 2ndVP

OLD KENT BANK & TRUST CO.
One Vandenberg Center 49503
616/774-5209 Tr$1.7 Bil
(Branch in Trenton)
Hd: James B. Wynsma, ExecVP
PersTr: Brian Downs, VP
CorpTr: Jack Schneider, CTO
TrInv,ComTrF: James M. LaFleur, SrVP
EmplBen: Phil Allen, VP
TrOpers: Steven J. Wessell, VP
Nb: Michael Taylor, VP

The Directory of Trust Institutions is included in a T&E subscription!

MICHIGAN (Cont'd)

Grand Rapids (Cont'd)

UNION BANK & TRUST CO.,NatAssn
200 Ottawa Ave. N.W. 49502
616/451-7189 Tr$251 Mil
Hd,PersTr,Nb: Philip S. King, VP&SrTO
PersTr: James J. Obermiller, VP&TO
CorpTr,EmplBen: Peter G. Hoek, VP&TO
Trlnv: William N. Stellin, VP&TO
ComTrF: Douglas M. Klein, AsstVP&TO
TrOpers: Sandra Frechette

Greenville

COMMERCIAL STATE SAVINGS BANK
P.O. Box 227 48838
616/754-7111 Tr/u$1 Mil
Hd: Ted Kortes, Pres&TO

Grosse Pointe

COMERICA BANK-GROSSE POINTE,N.A.
415 Fisher Rd. 48230
313/222-3300
(Subsidiary of Detroit)
Hd: John S. Snyder, VP
Trlnv: Thomas Moore, TrlnvO
PersTr: Carl M. Eckert, AsstVP
Nb: Allan P. Cary, AsstVP

NATIONAL BANK OF DETROIT
685 St. Clair 48230
313/884-3760
(Branch of Detroit)
Hd: John E. Caulkins, VP
Nb,PersTr: Robert A. Hackathorn, 2ndVP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
SrAdm: Annalea W. Van Slyck, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$50 Mil
Hd: Stephen J. Albers, TO

Hartford

FIRST OF AMERICA BANK-VAN BUREN, N.A.
P.O. Box 335 49057
616/621-2405
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$8 Mil
Hd: David K. Ellis, VP&TO

> *Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".*

Hillsdale

THE HILLSDALE COUNTY NATIONAL BANK
30 S. Howell St. 49242
517/437-3371 Tr$16 Mil
Hd,PersTr,Trlnv,Est,Nb: William J. Jugovic, AsstVP&TO
EmplBen,Gdnshp: Douglas L. Scharp, TrAdm
TrOpers: Jane C. Thompson, AsstTO

Holland

FIRST OF AMERICA BANK-HOLLAND,N.A.
One W. 8th St. 49423
616/392-3125
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Iron Mountain

COMMERCIAL NATIONAL BANK AND TRUST CO.
P.O. Box 550 49801
906/744-4141
Hd,PersTr,CorpTr,Nb: Louis G. Smith, TO
TrOpers: Shirley A. Larson, AsstTO

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.
200 S. Suffolk St. 49938
906/932-1550
(Services Provided by First of America Bank-Marquette, N.A.)

Ishpeming

MINERS FIRST NATIONAL BANK & TRUST CO.
101 N. Main St. 49849
906/486-4407 Tr$4 Mil
Hd: Carol A. Brown, TO

THE PENINSULA BANK
P.O. Box 470 49849
906/485-6333 Tr$2 Mil
Hd: James E. Lawson, VP&TO

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$5.6 Mil
Hd: Robert L. Brown, SrTO
Shelia R. Rummer, AsstTO

Jackson

CITY BANK & TRUST CO.,NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$210 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: David TerMeer
Trlnv,ComTrF: Howard Snell
TrOpers: Janet Clevenger

COMERICA BANK-JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$130 Mil
Hd: Daniel H. Calkins, SrVP
PersTr: T. A. Cusick, VP&TO
CorpTr,ComTrF,EmplBen: K. A. Walz, TO
Trlnv: Thomas McCarrell
Nb: Gerald F. Petersen, TO
TrOpers: Laura Williamson, TO

Kalamazoo

AMERICAN NATIONAL BANK & TRUST CO.
151 E. Michigan Ave. 49007
616/383-6940 Tr$589 Mil
Hd: Floyd L. Parks, ExecVP
PersTr: Ronald L. Kilgore, VP&SrTO
Prob: Walter Reed, VP&TrCoun
CorpTr,TrOpers: Robert W. Cunningham, TOpO
Trlnv,ComTrF: David C. Blough, VP&SrIO
EmplBen: Joseph Spoerl, VP&TO
Nb: W. Quinn Kelly, VP&TO

COMERICA BANK-KALAMAZOO
151 S. Rose St. 49007
616/383-6573
Hd,Trlnv: John C. Wattles, SrVP&TO
Nb: Frederick K. Doyle, AsstVP
Nb: David D. Oakland, VP
ProbAdmin: Wayne G. Ramsey, VP&TO
EmplBen: Bryan C. Walling, VP&TO
TmplBen: Gary J. O'Hara, TO
TrOpers: Stephen W. Popplewell, TO
Trlnv: Michael L. Mueller, IO
PersTr: Garry P. Kempker, AsstTO

FIRST OF AMERICA BANK-MICHIGAN,N.A.
108 E. Michigan Ave. 49006
616/383-9154 Tr$1.3 Bil
(Trust Service Offices in Battle Creek, Coldwater-Quincy, Escanaba, Grand Rapids, Hartford & Holland)
Hd: John B. Rapp, SrVP
PersTr: Fritz Kirkpatrick, VP
Trlnv,ComTrF: Sam Stone, VP
EmplBen: Noel Ocen, VP
TrOpers: Terry L. Zirkle, VP
Nb: Phillip P. Deutsch, VP

MICHIGAN NATIONAL BANK
107 W. Michigan 49005
616/382-6840
(Branch of Grand Rapids)

Kalamazoo Portage

NATIONAL BANK OF DETROIT
(Operating in Office of NBD Portage Bank)
6400 S. Westnedge 49081
616/323-9840
CorpTr: Jack I. Westrate, 2ndVP
PersTr: Ronald T. Ostan, AsstVP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

★Lansing

BANK OF LANSING
P.O. Box 40170 48901
517/372-9230
Hd,Trlnv,Nb: David J. Zimmer, VP&TO
PersTr: Glenda S. Hanslovsky, TO
EmplBen: Howard J. Anderson, AsstVP&TO
TrOpers: Patricia A. Lebsack, TO

FIRST OF AMERICA BANK-CENTRAL
101 S. Washington Square 48933
517/374-5291 Tr$200 Mil
Hd: Joseph A. Caruso, SrVP&SrTO
PersTr: William R. Sanford, VP
EmplBen: Jacob E. Cook, VP
Nb: Pamela K. Cummings, VP
Prob: David R. Dean, VP

MICHIGAN NATIONAL BANK
124 W. Allegan 48904
517/377-3446
(Branch of Grand Rapids)
Hd: Daniel Cogan, VP
EmplBen,Nb: Ralph Faulhaber, VP
PersTr,Nb: John W. Findley, VP

NATIONAL BANK OF DETROIT
(Operating in Offices of NBD Commerce Bank)
300 South Capital Ave. 48933
517/371-1333
Thomas L. Swets, AsstVP

Lapeer

THE FIRST NATIONAL BANK
220 W. Nepessing St. 48446
313/664-2946 Tr$8.5 Mil
Hd: Philip Clark, VP&TO

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$15 Mil
Hd: Kenneth Ewing, VP&TO
Susan Lafountain, TrAdm

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Livonia

COMERICA BANK-LIVONIA
33400 W. Six Mile Road 48152
313/525-5550
(Subsidiary of Detroit)
Hd: Daniel J. Kennedy
Nb: Irving Herman, AsstVP

Ludington

LUDINGTON BANK & TRUST CO.
One Financial Plaza 49431
616/845-5144 Tr$16.6 Mil
Hd: B. J. Myler, Pres&TO
PersTr,TrInv,ComTrF,EmplBen,Nb: Paul J. Ryan, AsstTO
TrOpers,TDP: Jean Taylor, TOpO

Manistee

MANISTEE BANK & TRUST CO.
375 River St. 49660
616/723-6565 Tr$28 Mil
Hd: Nathan B. Williams, SrVP&SrTO
Est,PersTrAdm: S. Pelarski, TO

Marcellus

G. W. JONES EXCHANGE BANK
P.O. Box 246 49067
616/646-2151
Hd: Cordell R. Jones, VP

Marquette

FIRST OF AMERICA BANK-MARQUETTE,N.A.
Front at Washington Sts. 49855
906/228-9500 Tr$30 Mil
(Trust Service Offices in Calumet, Cheboygan, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: Danny M. Dawidowski, VP&SrTO
TrOpers: Sadie M. Hakkinen, AsstVP&TO
Nb: Steven J. McNally, TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
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Hd: Harold N. Herlich, Jr., SrVP&TO

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906/863-5515 Tr$13 Mil
Hd: John L. Moffat
TrOpers: Barbara J. Wood, TO

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CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
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CorpTr,ComTrF,TrOpers: John Ujevich, VP&TO
TrInv,EmplBen: William C. Lauderback, VP&TO

COMERICA BANK-MIDLAND
201 MacDonald St. 48640
517/631-9000 Tr$120 Mil
(Trust Service Offices in Clare, Shepherd & West Branch)
Hd,Nb: Michael R. Dufour, SrVP&SrTO
TrInv,EmplBen: Dan N. Brown, VP&TO
TrOpers: Hans J. Schmidt, TO
PersTr: S. Rose, PersTO

Monroe

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$100 Mil
Hd: John F. Weaver, ExecVP&SrTO
William M. Aldrich, TO
Ronald V. Green, TO
Thomas J. Bruck, TO

SECURITY BANK OF MONROE
28 E. Front St. 48161
313/241-6262 Tr$32 Mil
Hd: V. N. Pagani, VP&TO
TrOpers: Mike McCormick, TO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48858
517/772-9471 Tr$9.33 Mil
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Cynthia A. Brownson, AsstTO

Munising

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101 W. Munising Ave. 49862
906/387-2610
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COMERICA BANK-HACKLEY N.A.
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PersTr: Loa E. Vandervelde, TrAdm
PersProb: Norma York-Bremer, AsstVP&TO
TrInv: John D. McDougle, VP&IO
TrOpers: Ronald K. Pratt
EmplBen: Gregory Zerlaut, AsstVP
Nb: Raymond G. Hanslits, VP&TO

FMB-LUMBERMAN'S BANK
One Lumberman's Square 49443
616/725-4000 Tr$90 Mil
Hd,Nb,EmplBen,TrOpers: James G. McCall, VP&TO
Prob&PersTr: Roger L. Smith, AsstVP&TO
CorpTr: Marilyn Ballantyne, TO
Inv,ComTrF: Les Horwitz, TrInvO

FIRST OF AMERICA BANK-MUSKEGON
335 Muskegon Mall 49443
616/722-7683
Hd,Nb: John W. Nicholson, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO
TrOpers: Robert H. Crouch, TOpO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
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906/475-4151 Tr$5 Mil
Donald A. Maki, TO

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
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PersTr: Craig M. Mann, VP&TO
CorpTr: Kevin M. Powers, TO
TrInv: Patrick K. Gibson, VP&IO
EmplBen: James C. Zaher, TO
TrOpers: David M. Sands, AsstVP

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/947-2111
(Branch of Traverse City)
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Owosso

PACESETTER BANK & TRUST
123 Washington 48867
517/723-8811 Tr$40 Mil
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PersTr: Brenda Haybarker, TO
TrOpers: Shirley Gibson

Petoskey

FIRST NATIONAL BANK & TRUST CO.
Mitchell & Howard Sts. 49770
616/347-7711
Hd,PersTr,CorpTr,Nb: John Nicholson, TO
PersTr,CorpTr,TrOpers,EmplBen: Lou Ann Mulvaney, TO

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PersTr: David G. Kovac, TO
CorpTr: Carlton W. Bardel, TO
TrOpers: Catherine C. Guastella, AsstTO

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MICHIGAN NATIONAL BANK
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313/987-1827
(Branch of Grand Rapids)
Hd: Douglas N. Nelson, AsstVP
EmplBen,Nb: Jerry Williams, AsstVP
PersTr,Nb: Phil Russell, AsstVP

Quincy

FIRST OF AMERICA BANK
P.O. Box 8 49082
517/639-3745
Hd: Richard Huttenlocker, AsstVP

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FIRST OF AMERICA-WAYNE OAKLAND
3101 N. Woodward 48072
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PersTr: Ann W. Alford, AsstVP&TO
PIA: Patricia Potter, CshMgt
EmplBen: Charles T. Lemke, AsstVP&TO
TrOpers: Penny Morgan
Nb: Nellie B. Morgan, AsstVP&TO

Saginaw

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517/776-6290
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Hd: Barry D. Babbitt, VP
EmplBen,Nb: Jerry Williams, AsstVP

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Nb: Robert Whiting, TO
TrInv: Edward Majask, VP&TO
TrOpers: Jere Bendes, Mgr
LegalDiv: William Berton, TO
Tax: Elmer Hecht, TO
PersTr: Donald List, TO
ComTrF: David Kessel, TO
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2244 Tr$100 Mil
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PersTr,TrOpers,Nb: Margaret Pavey, TrAdm
PersTr: Mary Richert, TrTxO
Kathee Harrison
Evelyn Gillies
EmplBen: Richard Brenner

St. Johns

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Ronald Gardner, AsstVP

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(Branch of Comerica Bank-Midland)

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John M. Thomas, VP&TO
Gilbert C. Jillson, VP
TrInv: J. Scott Sperry
TrOpers: Leslie K. Muske

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200 West Lake St. 48178
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PersTr: David W. LeBar, AsstVP&TO
CorpTr,EmplBen: Claude Wininger, TO
TrInv: Ronald Mitchell, TrInvO
TrOpers: Colleen McDonald, TO

Stambaugh

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Sturgis

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Hd: E. C. Leer, VP&TO

FIRST NATIONAL BANK & TRUST CO.
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Hd: David E. Watters, VP&TO

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UNITED SAVINGS BANK OF TECUMSEH
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Lois A. Logan, TO

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TrOpers: Patricia Borowiak, Supv
Inv,Admin: George G. Strietmann, InvMgr
EmplBen: Arlene Oren, VP

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Hd: Scot J. MacDonald, AsstVP

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CorpTr,EmplBen: Thomas D. Gould, TO
PersTr,ComTrF: Margaret A. Lance, TO

TRENTON BANK AND TRUST COMPANY
2675 West Jefferson Ave. 48183
313/676-0300 Tr$10 Mil
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C. L. Marcoux, Pres,CEO&TO

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Nb: G. E. Pyle, VP

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1000 West Maple 48099
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ComTrF: Susan J. Malzahn, AsstVP
EmplBen: George D. Sutton, GpVP
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Nb: David C. Muzzall, AsstVP
PersTr: Gary Schwind, AsstVP

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CorpTr: Joe Dalman, AsstVP
TrInv,ComTrF: Jim Dodge, TrInvO
Nb: Monte Fineout, VP
PersTr: Karen Overbeek, TO

MINNESOTA

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FIRST NATIONAL BANK
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PersTr: Michaela M. Belatti, TO
TrOpers: Shirley M. Terry, AsstTO

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Hd,TrInv: Warren F. Plunkett, Pres
PersTr,TrOpers: Kurt Stertz
CorpTr,EmplBen: P. D. Plunkett, VP
TDP: A. Mullenbach

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Prob: Donald W. Nygaard, VP
TrInv: Thomas W. Brechlin, VP
CorpTr: Terese Rigodanzo, TO
EmplBen: Thomas F. Beaupre, AsstVP
TrOpers: Barbara J. Edstrom, TOpO
Nb: Helena E. Jackson, AsstVP

FIRST NATIONAL BANK
230 W. Superior St. 55801
218/723-2765 Tr$273 Mil
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PersTr: Bruce W. Potter, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: Donald A. Carlson, VP
EmplBen: Thomas W. Conklin, AsstVP
TrOpers: Martin M. MacLean, TOpO
Nb: Eric J. Neetenbeek, TO

NORTH SHORE BANK OF COMMERCE
131 W. Superior St. 55802
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TrOpers: Ross S. Maynard, AsstTO

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TrOpers: Janet Schwartz

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Hutchinson

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Inv: Barbara Atha, TO
Prob,RE: Dave Miller, TO
TrInv: Janet Vandendriessche, TO
TrOpers: Julie Coudron

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THE F&M MARQUETTE NATIONAL BANK
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PersTr: David Johnston, VP&TO
CorpTr: Gordon Glaza, AsstTO
EmplBen: David E. Hartle, AsstVP&TO
TrOpers: Dale Jorgensen, VP&TO
Nb: Karen Omtvedt, AsstVP&TO

FIDELITY BANK & TRUST CO.
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612/789-2471
Hd,PersTr,CorpTr,EmplBen,Nb: John R. Fox, VP&SrTO
TrOpers: Carol Korblick, AsstSec&AsstTO
Acctg&Taxes: Clark Johnson, TrAcctgO

THE FIRST NATIONAL BANK OF MINNEAPOLIS
First Bank Place 55480
612/370-4430 Tr$3.5 Bil
Hd: Donald R. Koessel, ExecVP&ChmTrComm
PersTrScvs: John T. Phillips, SrVP
CorpTr: John W. Scanlan, VP
EmplBen: Welles B. Eastman, VP
TrOpers: Thomas G. Sletta, VP
Nb: Thomas M. Libera, VP
CorpSvcs: Charles F. Glaman, SrVP
PersTr,Est: Paul O. Schliesman, VP
PersTr,InvMgmt: John T. Weingart, VP

NATIONAL CITY BANK OF MINNEAPOLIS
75 South 5th St. 55480
612/340-3144 Tr$150 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Amy Floyd, TO
CorpTr: Connie Weinman, AsstVP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, AsstVP
PersTr,TrOpers: Dewayne A. Hoium, VP

NORWEST BANK MIDLAND, N.A.
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PersTr: L. H. Hansen, VP&TO
S. W. Truchinski, AsstVP&TO
TrInv,ComTrF: C. R. Lundbeck, VP&TrInvO
EmplBen: S. A. Fields, AsstVP&TO
TrOpers,TDP: R. Kent, TOpO
Nb: J. W. Koch, AsstVP&TrMktO

NORWEST BANK MINNEAPOLIS, N.A.
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CorpTr: D. H. Willard, VP
TrInv: J. R. Caswell, VP
EmplBen: M. L. Lucas, SrVP
TrOpers: J. W. Hayes, SrVP
Nb: M. Perlman, VP
Legal: A. H. Wernz, VP

Moorhead

AMERICAN BANK & TRUST CO.
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218/236-4108 Tr$35 Mil
Hd,PersTr,EmplBen,TrInv: John R. Borland, VP&TO
TrOpers,TrAdmin: Margaret Metcalf, AsstTO
PersTr: Dana Burnham, AsstTO

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
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TrOpers: Robert Qvale, TO
PersTr: Marion Schnobrich, AsstTO

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TrInv: Robert J. Mullen, VP&IO
EmplBen: Jill Edelstein, TO
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Est,Gdnshp,PersTr,TrOpers: Mrs. C. A. Bedney, AsstVP&TO
CorpTr: Mrs. R. G. Glabe, TrAdmAsst
Est,Gdnship,PersTr,Taxes: Mrs. A. S. Bodensteiner, TO

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55901
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Hd: Barbara A. Ferguson

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PersTr,ComTrF: Randall A. Berns, TO
EmplBen,CorpTr,ComTrF: Jerome H. Johnson, AsstVP&TO
TrOpers: Naomi Erdmann, TOpO
PersTr,Prob: Beverly A. Bownik, TrAdm

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612/251-4400 Tr$50 Mil
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ComTrF,TrOpers: John Busch, AsstTO
Nb: Norman Seehusen, AsstTO

ZAPP NATIONAL BANK OF ST. CLOUD
717 St. Germain St. 56301
612/251-7110 Tr$40 Mil
Hd,EmplBen: Stanley L. Gaffin, VP&TO
PersTr: Mark Christianson, TO
TrOpers: Arlene Pederson, Supv

★St. Paul

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612/298-6035 Tr$200 Mil
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PersTr: Walter Opal, VP&TO
CorpTr: Sandra K. Johnson, TO
TrInv,ComTrF: William F. Lind, VP&TrInvO
EmplBen: Thomas A. Tustison, AsstVP
TrOpers: Donald A. Ensrud, AsstTO

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1st National Bank Bldg. 55101
612/291-5100 Tr/o$4.4 Bil
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PersTr: John L. Jerry, ExecVP
TrInv,EmplBen: Richard P. Halverson, ExecVP
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CorpTr: James A. Ehrenberg, SrVP
CorpAgcy: Virginia M. Terry, SrVP
TrOpers: Harold M. Johnson, ExecVP

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
Mary M. Ferris, TO
TrOpers: Bonnie S. Dingeman, TOpO

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55 E. 5th St. 55101
612/291-2199 Tr$318 Mil
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PersTr: James G. Lethert, VP
CorpTr: Jan Hines, AsstVP
ComTrF,TrInv: David A. Beeck, AsstVP
EmplBen,Nb: John A. Maschoff, VP
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Stillwater

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900 E. Wayzata Blvd. 55391
612/473-8855 Tr$65 Mil
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PersTr: Kathryn Kramer
EmplBen: Raymond Gardner, AsstCsh

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/457-1150 Tr$30 Mil
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TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, AsstVP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$40 Mil
Hd: Kenneth Seebold, SrTO
Ruth M. Flanigan, TO
Carol Orlowske, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$8 Mil
Hd: John Meacham, Jr., Chm&TO
PersTr,TrOpers: Kerry Reeder, AsstTO
CorpTr: William R. Fleming, AsstTO

Bay Springs

COMMONWEALTH BANK
P.O. Drawer 468 39422
601/764-2115
Hd: Charlotte Aycok, AsstVP

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb: Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-5511 Tr$6 Mil
Hd: Glenn L. Swetman, ChmBd
M. O. Lawrence III, ActingTO
Peggy Byrd, ActingTO

Brandon

RANKIN COUNTY BANK
106 Government St. 39042
601/825-3111
Hd: Edwin Sallis, Pres

Brookhaven

BROOKHAVEN BANK & TRUST CO.
P.O. Drawer 539 39601
601/833-4771
Hd: Lewis J. Weeks, Jr.

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones

Canton

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127 West Peace St. 39046
601/859-7410
(Branch of First National Bank, Jackson)
Flora J. Rimmer, ExecVP&TO
Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
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PersTr: Edward J. Reitzes, TO
CorpTr: Judith K. Henzlik, VP&TO
TrOpers: Connie L. Reinert, AsstTO
Nb: David Eisenstein, TrCoun

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816/756-2500 Tr$70 Mil
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PersTr: Mary L. McClain, VP&TO

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816/556-7700 Tr$2 Bil
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PersTr: Edward J. McShane, Jr., SrVP
CorpTr: William C. Boaz, SrVP
TrInv: Stuart L. Murdock, ExecVP
ComTrF,TrOpers: E. Frank Ware, SrVP
EmplBen: Robert E. Reiter, SrVP
Nb: Mrs. Leone H. Park, SrVP
TDP: David Swan

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816/531-5000 Tr$12 Mil
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Hd: Terry H. Berry, VP&TO

KENNETT NATIONAL BANK
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314/888-9051 Tr/u$1 Mil
Hd: Donald C. Jones, ExecVP

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MARK TWAIN NATIONAL BANK
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314/727-1000 Tr/o$50 Mil
Hd,EmplBen: Robert W. Wolters, Pres
TrInv: John V. Davis, VP
PersAdm: Patricia E. Fitzgerald, TO
TrOpers: Kathleen A. Quann, TO
TrCoun: Elsa M. Steward

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CHARTERBANK LEE'S SUMMIT
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PersTr,Prob: Janet H. Mahl, TO

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Hd: Don Savio, Pres

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Hd: E. Joseph Bode, Pres,CEO&TO
Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO

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Bill B. Lee, Chm,Pres&AsstTO

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Hd: Robert A. Fairbanks, VP&TO

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CorpTr: Thad Carver, VP&TO
TrInv: Sharon Evers, VP&TO
EmplBen: Ronald L. Goforth, VP&TO
TrOpers: Shane McDonald, AsstVP&TO

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TrOpers: Constance J. Smith, TO
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EmplBen: Dan Danford, Mgr
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TrOpers: Larry L. Janson, VP
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TrInv(Eqty): James D. Wright, SrVP
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Nb: Richard J. Dodge, SrVP
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CorpTr: Ronald E. Fischer, VP
TrInv: Daniel Field, TO
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TrOpers: Steven L. Ray, AsstVP
TrProb: D. Sue Thomas

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EmplBen,Nb: Richard Adams, AsstTO

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TrInv: William R. Hardie, VP
ComTrF,TrOpers: Reta Garnier, TO
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417/869-5411 Tr$60 Mil
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TrAdmin: Dianne Stapleton, TO
TrOpers: Nancy Engelking, TOpO

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Phyllis Robinson, AsstTO
TrOpers: Lois Hann, AsstVP&TO

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816/386-5252 Tr$1 Mil
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TrInv: Steven G. Cherrier
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TrOpers,ComTrF: Edith Nelson, Mgr
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Marilyn Maxness, TO

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FIRST TRUST COMPANY OF MONTANA
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406/761-2650
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(Branch of Billings)
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CorpTr,ComTrF,TrOpers: Joann Hopp, TO
TrInv: Brown Parsons, TO
EmplBen: Penny Schultz, AsstTO
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Harold J. Luchtel, Pres&AsstTO

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Harrison

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Hastings

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TrInv: William S. Eastwood, VP&Mgr
TrOpers: Robert Kahm, VPOpers
Prob: Richard Emery, VP&TO
Farm: Charles Marquardt, VP&DirFm
Nb: John Guenzel, VP&Mgr
Tax: Jody Herrmann, Mgr

NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/472-4411 $400 Mil
Hd: Vincent T. Goeres, SrVP&TO
PersTr: David E. Asche, VP&TO
CorpTr: John E. Wilson, VP&TO
TrInv,ComTrF: James T. Hitt, AsstVP&TrInvO
EmplBen: Michael D. Donnelly, VP&TO
TrOpers: Richard D. Filbert, VP&TOpO
Nb: R. David Wilcox, VP&TrMktgO
FmMgmt: Keith W. Carlson, VP

UNION BANK & TRUST CO.
3643 S. 48th St. 68506
402/488-0941 Tr$41 Mil
Hd: R. B. Frey, SrVP&TO
TrInv,ComTrF,EmplBen: Ken Backemeyer, SrVP&TO
TrOpers: Phyllis Beum, AdmAsst

McCook

FIRST NATIONAL BANK
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308/345-1575 Tr/u$1 Mil
Hd: Harold E. Larmon, Pres&TO

McCOOK NATIONAL BANK
P.O. Box 740 69001
308/345-4240 Tr$1 Mil
Hd: Peter M. Graff, Pres,TO&ChmBd
PersTr: Dan Funk
TrOpers: Dixie Lorentz

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$12 Mil
Hd,TrInv: A. C. Hove, Jr., ChmBd&TO
TrInv: Ray Van Norman, Pres&TO
PersTr,CorpTr: Clara R. Benson, AsstTO
TrOpers: Marion Beck, TOpO

Nebraska City

FARMERS BANK
P.O. Box 725 68410
402/873-5573 Tr$1 Mil
Hd: Arvon J. Marcotte, Pres&TO
PersTr,TrOpers: John T. Stark, TO

OTOE COUNTY NATIONAL BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388 Tr$1 Mil
Hd: Michael J. Walts
James B. Miller
Paul H. Albrecht
Rick Sanders

Neligh

THE NATIONAL BANK OF NELIGH
P.O. Box 129 68756
402/887-4143 Tr$2 Mil
Barbara C. Hughes, TO
John E. Glandt, Pres
Ralph C. Schrader, SrVP
Kirk K. Cisler, VP&AsstTO
William R. Bates, VP&AsstTO

Norfolk

THE DeLAY FIRST NATIONAL BANK & TRUST COMPANY
401 Norfolk Ave.
P.O. Box 13 68701
402/371-1001 Tr$20 Mil
Hd: B. M. DeLay, Pres&TO
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

North Platte

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 10 69101
308/532-1000 Tr$21 Mil
Hd: Donald D. Kilgore, VP&TO
Don Weiss, FM
TrOpers: Kim Steger

McDONALD STATE BANK
P.O. Box 220 69103
308/532-2300 Tr$1 Mil
Hd: J. W. McDermand, Pres

NORTH PLATTE TRUST CO.
P.O. Box 458 69103
308/532-3511 Tr/u$1 Mil
Hd: Ron Watson, Pres&TO

Ogallala

KEITH COUNTY BANK & TRUST CO.
315 North Spruce St. 69153
308/284-4071 Tr$9.1 Mil
Hd: Peter H. Hansen, TO

Omaha

AMERICAN NATIONAL BANK
90th & West Dodge Rd. 68114
402/393-7600 Tr$12.0 Mil
Hd: Jerry B. Weber, VP&TO
TrOpers: Doris Garms, AsstCsh

DOUGLAS COUNTY BANK & TRUST CO.
6015 Northwest Radial Hwy. 68104
402/551-4310 Tr$14.6 Mil
Hd: Richard D. Mullin, SrVP&TO
Lou Cooper, AsstTO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr$500 Mil
Hd: Robert E. Johnson, SrVP
CorpTr: Marc M. Diehl, TO
Prob: Harold B. Kosowsky, TO
PersTr: J. Terry Macnamara, TO
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: David P. Greer, MO
TrOpers: Herbert J. Young, TO
Nb: T. J. Gaughen, MO
TDP: D. L. Vuagniaux, AsstOpO

NORWEST CAPITAL MANAGEMENT & TRUST CO.
P.O. Box 3959 68103
402/536-2260 Tr$700 Mil
(Branch in Hastings)
Hd: H. David Neely, Pres
PersTr,Est: Harry P. Yosten, VP
EmplBen,CorpTr: J. Richard English, SrVP
CapMgmt: Michael R. Kingston, VP
TrInv: Jack W. McMannama, SrIO
ExecSvcs/Plng: Richard W. Patterson, 2ndVP
Cont: B. W. Stanislav, SrVP
TrOpers: Richard H. Sieling, VP
Nb: Ronald G. Weber, VP

OMAHA NATIONAL BANK
1700 Farnam St. 68102
402/348-6350 Tr$1.3 Bil
Hd: Thomas N. Moore, ExecVP
PersTr: Donald W. Engdahl, VP
CorpTr: Jack B. Wheeler, VP
TrInv: Kenneth W. Kroeker, SrVP
ComTrF,EmplBen: Stanley A. Traub, VP
TrOpers: John P. Cermak, VP
Nb: Stephen R. Lundholm, VP

PACKERS NATIONAL BANK IN OMAHA
4710 So. 23rd St. 68107
Tr$10 Mil
Hd: Don Dworak, ExecVP&SrTO
Patrick M. Coyle, TO

Schuyler

THE SCHUYLER STATE BANK
68661
402/352-2401 Tr$1 Mil
Hd: Ronald J. Krejci, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Larry L. Bazata, ExecVP&TO

Scottsbluff

SCOTTSBLUFF NATIONAL BANK & TRUST CO.
1620 Broadway 69361
308/632-2155 Tr$15 Mil
Hd: D. E. Hittner, TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr$3.2 Mil
Hd: Velda R. Roberts, VP&TO

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 111 68787
402/375-1130 Tr$8 Mil
Hd: David R. Ley, Pres&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, ExecVP&TO
TrOpers: Lorie L. Bebee, AsstTO

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EmplBen: Steven P. Myers, VP&TO

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$19.5 Mil
Hd: James G. Nixon, AsstVP&TO
TrOpers: Kathy Bartling, TOpO

NEVADA

Elko

First
Interstate
Bank

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 471 89801
702/738-3126
(District Trust Office of Reno)
Hd: Eugene Eckert, RegMgr

Las Vegas

First
Interstate
Bank

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 15188 89114
702/385-8249
(District Trust Office of Reno)
Hd: Mark Dreschler, VP&BrMgr
CorpTr: Gail Bishop, TrAdm
TrOpers: Phyllis Winkler
CourtTr: Robert Hayes, TrAdm
Nb: Robert Johnson, AsstVP&TrSvcsO

NEVADA NATIONAL BANK
233 S. Fourth St. 89101
702/386-3612
(Branch of Reno)
Hd: Peter D. Burnes, VP
PersTr: Marlene Kirch, AsstVP
Nb: Lorri Jackson, TO

NEVADA STATE BANK
P.O. Box 990 89125
702/383-4261 Tr$120 Mil
Hd: Jerry Mandel, SrVP&TO
PersTr: Sally Morrill, AsstVP&TO
TrInv: Juneen Horch, AsstVP&TO
EmplBen: Jim Mitchell, TO
TrOpers: Denise Prescott, TrSupv

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 19260 89132
702/731-2222
(Branch of Reno)
Hd: Elaine Fraizer, TO

VALLEY BANK OF NEVADA
P.O. Box 15427 89114
702/386-1285 Tr$1.4 Bil
(Branch in Reno)
Hd: Robert J. Kolesar, SrVP&TO
Kenneth E. Miller, ExecVP&SrTO
Conslt: C. Don Brown
SpecSitua: D. Reed Sorenson, Mgr,VP&TO
TrInv: Monte L. Miller, Mgr,VP&TO
Ken Fong, IO
Blayne Ence, IO
PersTr: V. M. Forst, Mgr,VP&TO
Terry Lee, TO
Pat York, TO
Christopher K. Munhall, TO
David Campbell, AsstTO
EmplBen: Gary L. Adkins, Mgr,VP&TO
Doris Smith, AsstVP&TO
Mark Bouchard, TrTrainee
TrOpers: R. McLean, Mgr&VP
Karen Lewallen, AsstTO
CorpTr: Roger Wright, Mgr&TO

Reno

First
Interstate
Bank

FIRST INTERSTATE BANK OF NEVADA
P.O Box 11007 89520
702/784-3258 Tr$1 Bil
(Branches in Elko & Las Vegas)
Hd: Wayne Williams, SrVP&DivMgr-Tr
BrMgr: John Maher, VP
TrInv: R. M. Lee, Pres, First Interstate Inv. Advisors of Nevada Inc.
CorpTr,EmplBen: J. R. Beekman, TrAdm
TrOpers: Vance Walker
Nb: Virginia McCormick

NEVADA NATIONAL BANK
P.O. Box 11500 89550
702/785-6678 Tr$2.3 Bil
(Branch in Las Vegas)
Hd,TrInv,ComTrF: John Chrissinger, ExecVP
PersTr: Lois Ogden, TO
CorpTr: Fran Schartz, AsstVP
ComTrF: Tim Moore, AcctAdm
EmplBen: W. M. Ponton, VP
TrOpers: Eleanor White, VP

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 2351 89505
702/788-2325 Tr$31 Mil
(Branch in Las Vegas)
Hd: L. James McGee, VP&SrTO

SECURITY BANK OF NEVADA
P.O. Box 3339 89505
702/784-7291 Tr$175 Mil
Hd: T. A. Nigro, SrVP&TO
PersTr: Judith C. Toland, VP&TrAdm
CorpTr: Vicki Poelstra, TO
TrInv,ComTrF: Murray Foster, AsstVP
EmplBen: Al Knepper, TO
TrOpers: John J. Nieves, VP

VALLEY BANK OF NEVADA
401 S. Virginia St.
P.O. Box 10927 89510
702/789-7060 Tr$400 Mil
(Branch of Las Vegas)
Hd: Thomas Tucker, VP&TO
TrInv: Monte L. Miller, VP&TO
PersTr: Doris Williams, VP&TO
Jane Townley-Petty, TO
Denise DeMarco, TO
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BANKEAST
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David Wilson, RegPres

INDIAN HEAD NATIONAL BANK
14 Sullivan St. 03743
603/543-3182 Tr$3.9 Mil
(Branch of Nashua)
Hd: Neil K. Ashton, VP&TO

Concord

THE BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 477 03301
603/225-4530 Tr$160 Mil
(Branches in Manchester & Nashua)
Hd,PersTr: Frederic R. Pilch, SrVP&TO
CorpTr: David Bliss
TrInv: Ronald R. Camirand, VP&TO
EmplBen: Margaret Wiebusch, EBO
TrOpers: Delma H. Reagan, VP&TO
Nb: John J. Latimer, VP&TO

CONCORD NATIONAL BANK
P.O. Box 528 03301
603/225-4300 Tr$80 Mil
Hd: William B. Morrison, SrVP&TO
PersTr: Richard N. Edmunds, TO
TrOpers: Barbara J. Bilodeau, TOpO

Conway

INDIAN HEAD BANK
Main St. 03818
603/447-5425
(Branch of Nashua)
Hd: Marlene Gallinelli, TO

Dover

STRAFFORD NATIONAL BANK
353 Central Ave. 03820
603/742-2100 Tr$12 Mil
Hd: Allan L. Poole, VP-Tr&IO
TrOpers: Anita M. Blum, AsstTO

Exeter

EXETER BANKING CO.
P.O. Box 100 03833
603/772-4771, Ext. 70 Tr$30 Mil
Hd: Rudolph C. Hede, VP&TO
Patricia S. Qualter, AdmAsst

Hanover

DARTMOUTH NATIONAL BANK
P.O. Box 991 03755
603/643-2500 Tr$160 Mil
Hd,PersTr,Nb: William B. Hamilton, Jr., VP&SrTO
Admin: Elaine J. Cook, TO
Cynthia J. Neily, VP&TO
TrOpers: Kent H. Merrill, TO
TrInv: H. Richard Wilking, SrVP
Taxes: Frank J. Currier, TO

Keene

INDIAN HEAD NATIONAL BANK OF KEENE
20 Central Square 03431
603/352-4022
(Branch of Nashua)
Hd,TrInv: Howard A. Roberts, VP&TO
PersTr,CorpTr,TrOpers: Frances N. Potter, TO

NEW HAMPSHIRE (Cont'd)

Laconia

FIRST N.H. LACONIA PEOPLES BANK & TRUST
P.O. Box 250 03247
603/524-1040 Tr$61 Mil
Hd: David J. Palfrey, VP&TO
PersTr: Arlene W. Carter, AsstVP&TO
TrInv: B. Randy Haas, TrInvO
TrOpers: Janice Plummer, TrSupv

Littleton

INDIAN HEAD BANK-NORTH
P.O. Box 160 03561
603/444-6521 Tr$6.5 Mil
(Branch of Nashua)
Hd: Marlene S. Gallinelli, TO

Manchester

AMOSKEAG NATIONAL BANK & TRUST CO.
P.O. Box 150 03105
603/624-3600 Tr$275 Mil
Hd: John E. Tinder, SrVP&SrTO
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Helen C. Bardechowski, AsstVP&TO
TrInv: David J. Towner, SrVP&SrIO
ComTrF: Leslie H. Goodnow, AsstVP&TO
EmplBen: Edgar C. Austen, VP&PenTO
TrOpers: David D. Berndt, VP&TO

BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 600 03105
603/624-6615 Tr$160 Mil
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP&TO
PersTr,Nb: Arthur W. McKee, AsstVP&TO

BANKEAST TRUST COMPANY
Two Wall St. 03105
603/624-6281 Tr$120 Mil
(Branch in Rochester)
Hd: Carroll E. Winch, Pres
PersTr: Norma M. Goddard, TO
CorpTr: Brenda B. Harrington, AsstTO
TrInv: David L. Carlson, SrVP
ComTrF: Mark R. Litzerman, IO
EmplBen: Roberta R. Freedman, TO
TrOpers: Linda C. Courtemanche, TO

FIRST N.H. MERCHANTS NATIONAL BANK
One Hampshire Plaza 03101
603/668-5000 Tr$150 Mil
(Affiliate in Wolfeboro)
Hd: James E. Conroy, SrVP
PersTr,EmplBen: Therese A. Benoit, AsstVP&TO
TrInv: William A. Proskow, VP&IO
TrOpers,CorpTr: Ronald J. Magin, AsstVP&TO
ComTrF: Bette A. Ohlson, IO

Nashua

BANK OF NEW HAMPSHIRE,NatAssn
191 Main St. 03060
603/880-5432 Tr$160 Mil
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP
PersTr,EmplBen,Nb: Robert E. Hussey, VP&TO

INDIAN HEAD NATIONAL BANK
146 Main St. 03061
603/880-5050 Tr$270 Mil
(Branches in Claremont, Conway, Keene, Littleton & Portsmouth)
Hd: Eugene P. Patterson, SrVP&SrTO
PersTr,CorpTr,EmplBen: Paul J. Anton, VP&TO
ComTrF: John W. Stearns, VP&TO
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Nb: Neil K. Ashton, VP&TO

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194 Main St. 03060
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EmplBen,CorpTr: Gretchen Teich, AsstTO
ComTrF: Judith K. Noel, TrAdm
TrOpers,TDP: Thomas Jaslavich, AsstTOpO
Nb: Kevin E. Keegan, TO

Peterborough

THE FIRST NATIONAL BANK
P.O. Box 389 03458
603/924-7111 Tr$32 Mil
Hd: Leon P. Dusoe, SrVP&SrTO

Portsmouth

FIRST NATIONAL BANK OF PORTSMOUTH
325 State St. 03801
603/436-7700 Tr$40 Mil
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PersTr,EmplBen,Nb: Richard G. Kaiser, VP&TO

INDIAN HEAD BANK & TRUST CO.
P.O. Box 780 03801
603/436-4110
(Branch of Nashua)
Joan S. Rice, TO

Rochester

BANKEAST TRUST COMPANY
22 South Main St. 03867
603/332-4242 Tr$120 Mil
(Branch of Manchester)
Hd: Carroll E. Winch, Pres

Wolfeboro

WOLFEBORO NATIONAL BANK
2 Center St. 03894
603/569-1221 Tr/u$1 Mil
(Affiliate of First N.H. Merchants National Bank in Manchester)
Hd: Therese A. Benoit, TO

NEW JERSEY

Atlantic City

THE FIRST JERSEY NATIONAL BANK
Atlantic Ave. 08404
609/441-7281
(Branch of Jersey City)
John Reed

Basking Ridge

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
59 South Finely Ave. 07920
201/766-1000
(Branch of Newark)
Hd: William Bogel, VP&TO

Belmar

THE FIRST JERSEY NATIONAL BANK
F Street 07719
201/681-4000
(Branch of Jersey City)
Michael O'Brien

Bernardsville

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
47 Mine Brook Road 07924
609/386-0091
(Branch of Newark)
Hd: William Bogel, VP&TO

Beverly

FIRST NATIONAL BANK & TRUST CO. OF BEVERLY
414 Cooper St. 08010
609/387-0057 Tr$10 Mil
Hd: Gregg B. Dunham

Bloomfield

PROVIDENT SAVINGS BANK
11 Broad St. 07003
201/743-5000 Tr$25 Mil
Hd,PersTr,TrInv,TrOpers,Nb: Mrs. Eleanor G. Farner, VP&TO
Mrs. Katherine E. Lipinski, AsstSec&AsstTO
Mrs. Roberta M. D'Amore, AsstSec&AsstTO

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500
Hd: Harold J. Johnston, VP&TO
TrInv: Robert T. Haver, VP&IO

Bound Brook

FIRST NATIONAL STATE BANK OF WEST JERSEY
432 W. Union Ave. 08805
201/356-2323
(Branch of Newark)
Hd: William Bogel, VP&TO

Brick Town

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
575 Route 70 08723
201/477-4150
(Branch of Toms River)
Domenick Servodio, AsstVP&NbO

HERITAGE BANK,NatAssn
Parkway Office, 24 Lanes Mill Rd. 08723
201/892-8800
(Regional Trust Office of Cherry Hill)
Nb: Kenneth Silverstein, VP&TO

Bridgeton

FARMERS & MERCHANTS NATIONAL BANK
53 S. Laurel St. 08302
609/451-2222 Tr$45 Mil
Hd: John D. Catalano, VP&TO
TDP: John Allen, TO

UNITED JERSEY BANK
P.O. Box 100 08302
609/451-3400
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
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RegTrMgr: James E. Doyles, SrVP
Tr: George S. Waddington, VP
Thomas D. Lee, AsstTO

Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
(See Listing for Somerville)

UNITED NATIONAL BANK
Regional Trust Office of Plainfield
Route 22 & Grove Street 08807
Florence G. Thompson, AsstVP&TO

Burlington

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
Mount Holly & Sunset Rd. 08016
609/386-0091
(Branch of Newark)
Hd: William Bogel, VP&TO

Camden

THE BANK OF NEW JERSEY
Broadway at Market St. 08102
609/757-4200 Tr$650 Mil
(Branch in Hawthorne)
MngDir: Michael J. Perrot
MjrOperTrBnkg: Vincent J. Gentile, DivVP
PersTr: Guy K. Dean, III
TrInv: Richard Jayne, VP
TrOpers: Ann Macintosh, TO

HORIZON TRUST COMPANY,NatAssn
Broadway & Market Street 08102
609/757-4200
(Trust Office of Morristown)
Vincent J. Gentile, VP
Charles G. Frank, IO

Chatham

THE CHATHAM TRUST CO.
640 Shunpike Rd. 07928
201/635-5400 Tr$5.2 Mil
Hd: Lane Reichman, AsstVP&TO

Cherry Hill

HERITAGE BANK,NatAssn
P.O. Box 5470 08034
609/662-2700 Tr$500 Mil
(Regional Trust Offices in Brick Town, Jamesburg, Morristown & Ocean City)
Hd: James E. McCaughey, SrVP
PersTr: Robert W. Jackson, VP&TO
CorpTr,EmplBen: Louis M. Keane, VP&TO
TrInv: Alfred J. DiMatties, VP&TO
ComTrF,Tax: Robert S. Kessler, VP&TO
TrOpers: A. James Breaux, VP&TO
Nb: Kenneth Silverstein, VP&TO

Dover

UNITED JERSEY BANK
15 W. Blackwell St. 07801
201/366-1300
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
TrDept: Stephen G. Chaberski, SrVP

Edison

MIDLANTIC NATIONAL BANK
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(Trust Facilities in Englewood, Haddonfield, Montclair, Morristown, Newton & Red Bank)
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PersTr,Nb: Arthur W. Hyde, VP&SrTO
CorpTr,EmplBen: William P. DuBose, VP&SrTO
TrInv: Charles H. Jones, Jr., SrVP
ComTrF: Joseph K. Leinbach, VP&TO
TrOpers: Peter A. Beekman, VP&TO

Egg Harbor City

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(Branch of Toms River)

Elizabeth

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(A Subsidiary of City Federal Savings & Loan Assoc.)
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201/527-8813 Tr$15.6 Mil
Hd: Kenneth Geraghty, Pres
PersTr: Harry J. Wyman, TO
William C. Fearon, Cont&Csh
TrOpers: Frances P. Kozick

NATIONAL STATE BANK
68 Broad St. 07207
201/354-3400
(Trust Offices in Summit, Trenton & Westfield)
Hd: James A. Young, SrVP&TO
CorpTr: Bernard F. Cimo, VP&TO
TrOpers: Emma D. Boyd, AsstVP&TO
TrInv: John C. Kautz, VP&TO

UNITED JERSEY BANK
295 N. Broad St. 07208
201/354-7400
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
RegTrMgr: James E. Doyle, SrVP
Nb: Deborah Logan, TO

Englewood

MIDLANTIC NATIONAL BANK
1 Engle St. 07631
201/894-4823
(Branch of Edison)
Hd,Nb: Norman E. Smyth, VP&TO
PersTr,ComTrF: Donald R. Bomeisl, TO
CorpTr,TrOpers: Patrick H. Clarke, TO
TrInv,EmplBen: Walter A. Hemberger, VP&TO

UNITED JERSEY BANK
21 Park Pl. 07631
201/646-4530
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
TrDept: Stephen G. Chaberski, SrVP

Flemington

THE FLEMINGTON NATIONAL BANK & TRUST CO.
56 Main Street 08822
201/782-3151
Hd: Paul Nosal, TO

Freehold Township

CENTRAL JERSEY BANK & TRUST CO.
P.O. Box 786 07728
201/462-0011 Tr$190 Mil
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PersTr: Joan Kenyon, AsstVP&TO
TrInv: James S. Vaccaro
ComTrF: Roslyn M. Musier
EmplBen: Gene R. Smith, PenTO
Nb: Mark W. Morrison

Gladstone

PEAPACK-GLADSTONE BANK
P.O. Box 178 07934
201/234-0700 Tr$35 Mil
Hd: Marvin P. Danielson, SrVP&SrTO

Glen Rock

CITIZENS FIRST NATIONAL BANK OF NEW JERSEY
208 Harristown Road 07452
201/445-3400 Tr$180 Mil
Hd,Nb: Richard A. Moore, Jr., SrVP
PersTr: Lawrence J. Sheehan, VP&SrTO
Peter N. Sonderfan, VP&SrTO
Leonard M. Nedswick, VP&TO
Erma W. Little, TO
Joan Holloway, TO
Marilyn Farrell, TO
TrOpers: Barbara Gasparini, TOpO
TrInv: Albert L. Lawrence, VP&TrInvO
Richard J. Minogue, AsstTrInvO

Hackensack

COMMERCIAL TRUST CO. OF NEW JERSEY
359 Main St. 07601
201/489-8703
(Branch of Jersey City)
Nb: Stephen P. Cosgrove, VP&SrTO

FIRST NATIONAL STATE BANK-COUNTY
239 Main St. 07601
201/441-4100
(Branch of Newark)
PersTr: Donald D. O'Connor, SrTO
Nb: Samuel G. Zalfa, TO

UNITED JERSEY BANK
210 Main St. 07602
201/646-5217 Tr$1 Bil
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INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
TrDept: Stephen G. Chaberski, SrVP
RegTrMgr: James E. Doyle, SrVP
CorpTr: Edward M. Katz, SrVP
Inv: Fred R. Gruber, VP
TrSvcs: Richard Bradley, VP
PvtBnkg: John C. Ledwith, VP

Hackettstown

UNITED JERSEY BANK
144 Main St. 07840
201/852-3993
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NEW JERSEY (Cont'd)

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110 Kings Hwy. E. 08033
609/772-4420 Tr$76 Mil
(Branch of Edison)
Hd,TrInv: David Paterson, AsstVP
EmplBen: Jeffrey P. Moody, AsstVP
TrInv: W. C. Lowry, TO

Hawthorne

THE BANK OF NEW JERSEY
331 Lafayette Ave. 07507
201/956-8200
(Branch of Camden)

Hightstown

FIDELITY UNION BANK/FIRST NATIONAL STATE
105 S. Main St. 08520
609/443-3500
(Regional Trust Office of Newark)
Hd: Roger Embley, AsstVP&TO

Jamesburg

HERITAGE BANK-NatAssn
1 Rossmoor Drive 08831
201/257-1700
(Regional Trust Office of Cherry Hill)
PersTr: Theodore J. Steul, SrVP&TO
EmplBen: Kenneth Politi, TO
Nb: Irene Szoke, AsstTO

Jersey City

COMMERCIAL TRUST CO. OF NEW JERSEY
15 Exchange Place 07302
201/434-5100 Tr/o$225 Mil
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Hd: Stephen P. Cosgrove, VP&SrTO
PersTr: Francis W. Stripling, TO
CorpTr,TrOpers,EmplBen: Robert Kock, TO
TrInv: Edward C. Lord, TO
ComTrF: Barbara L. Laborim, AsstTO
Nb: Nicholas M. Fugaro, TO

THE FIRST JERSEY NATIONAL BANK
1 Exchange Plaza 07303
201/547-7612 Tr$220 Mil
(Branches in Atlantic City & Belmar)
Hd: Donald F. Maurer
PersTr: M. Bogal
CorpTr: W. Bolin
TrInv: John J. Saueracker
ComTrF: Evelyn Manginelli
EmplBen,Nb: J. Thomas Chiolo
TrOpers,TDP: I. Kameno

THE TRUST CO. OF NEW JERSEY
35 Journal Sq. 07306
201/420-2650 Tr$170 Mil
Hd: Raymond P. Catlaw, VP&TO
StkTrans: Gardner R. Small, VP
Roger T. Bernhammer, AsstVP

Kearny

FIRST NATIONAL BANK & TRUST CO.
582 Kearny Ave. 07032
201/991-3100 Tr$3 Mil
Hd: Mary J. Andrews, AdmVP&TO
Robert J. Mulligan, Pres

Lakehurst

BERKELEY FEDERAL SAVINGS & LOAN ASSOCIATION
2000 Route 70 08733
201/657-5000 Tr$10 Mil
Hd,TrInv,Nb: Ira J. Brower, VP&SrTO
PersTr,TrOpers: Henrietta J. Eckert, TO

Lakewood

NEW JERSEY NATIONAL BANK
900 State Highway #70 & Buckingham Dr. 08701
201/370-0100
(Branch of Trenton)
Hd: William J. Slivka, VP
PersTr: Barbara S. Cosgrove, TO
TrInv: Donald J. White, IO
Nb: Susan Cox, TO
Nb: Richard A. Rutherford, SrTO
Nb: Peter S. Lyon, TO

Linwood

HORIZON TRUST COMPANY,N.A.
212 New Road 08221
609/927-4154
(Trust Office of Morristown)
Hd: Clifford R. Kindred, AsstVP
Gloria Parker, TO

Livingston

THE HOWARD SAVINGS BANK
200 South Orange Avenue 07039
201/533-7560 Tr$350 Mil
(Branches in Rutherford & Toms River)
Hd: Dewitt C. Reynolds, SrVP&SrTO
PersTr: Thomas D. Alvarez, VP&SrTO
TrInv: Ronald E. Olsen, SrTO
ComTrF: Gordon J. Degnan, SrTO
TrOpers: Frank J. Buckworth, VP&SrTO
CorpTr,Nb: John E. Wappel, II, VP&SrTO
EmplBen: Roy E. Williams, Jr., AsstVP&TO

LIVINGSTON NATIONAL BANK
P.O. Box 25 07039
201/992-5600 Tr$15 Mil
Hd: William C. Maher, ExecVP&TO

Maplewood

MAPLEWOOD BANK & TRUST CO.
161 Maplewood Ave. 07040
201/761-7830 Tr$50 Mil
Hd: Frederick Gallagher, SrVP
PersTr: Patricia Burch Byers, TO
TrInv: Francis B. Lane, VP&TrInvO
Nb: Bette A. Bauer, VP

Maywood

COMMUNITY BANK OF BERGEN COUNTY
125 W. Pleasant Ave. 07602
201/843-2300 Tr/u$1 Mil
Hd,PersTr,CorpTr: Fredric P. Eckelman, AsstVP
Edward Lambert, ExecVP&AsstTO

NATIONAL COMMUNITY BANK
113 W. Essex St. 07607
201/845-1000 Tr$125 Mil
Hd: Arthur C. Ramirez, SrVP
PersTr: Victor C. James, Jr., VP&TO
CorpTr: Gerard J. Farley, VP
TrInv: James Townsend
EmplBen,TrOpers: Donald E. Rose, VP&TO
Nb: John P. Hansen, TO
TDP: Gregory Boyd, AsstCsh

Middletown

COMMERCIAL TRUST CO. OF NEW JERSEY
(Regional Trust Facility)
1250 Route 35 07748
201/671-6662
(Branch of Jersey City)
Hd,Nb: Nicholas M. Fugaro, TO

Milburn

FIRST NATIONAL STATE BANK OF NEW JERSEY
397 Milburn Ave. 07041
201/565-3034
(Branch of Newark)
Marie C. Carlone, TO
Claire N. Guadagno, AsstTO

Montclair

HORIZON TRUST COMPANY,NatAssn
483 Bloomfield Ave. 07042
201/744-7004
(Trust Office of Morristown)
Hd: Thomas J. Mullin, VP
Donald E. Erwin, VP

MIDLANTIC NATIONAL BANK
491 Bloomfield Ave. 07042
201/266-6479
(Branch of Edison)
Hd: John M. Andrus, VP&TO
Nb: Joseph M. Gazdalski, TO

Moorestown

FIDELITY UNION BANK/FIRST NATIONAL STATE
91 East Main St.
609/234-5560
(Regional Trust Office of Newark)
Hd: John Makel

Morristown

FIDELITY UNION BANK/FIRST NATIONAL STATE
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EmplBen: Kenneth Politi, TO
Nb: Malcolm B. Savage, 1stVP&TO

HORIZON TRUST COMPANY,NatAssn
65 Madison Ave. 07960
201/285-2620 Tr$1.6 Bil
(Trust Offices in Camden, Linwood, Montclair, Paramus & Princeton)
Hd: Paul C. Bosland, Pres&CEO
PersTr: Thomas J. Curtin, ExecVP&COO
TrInv: David G. Williams, SrVP
Nb: Kenneth Morris, SrVP
EmplBen: Daniel P. Dunn, AsstVP
TrOpers: Shelley Parish, VP
Treas: Thomas A. Anderson, VP
RegHd: Robert M. Figurelli, VP

MIDLANTIC NATIONAL BANK
161 Madison Ave. 07960
201/540-1201
(Branch of Edison)
Hd: Herman H. Otto, VP&RegTO
TrInv: William A. Toohey, TO
Nb: Richard M. Sargent, VP&TO

Mount Laurel

NEW JERSEY NATIONAL BANK
534 Fellowship Rd. 08054
609/234-3020
(Branch of Trenton)
Michael C. Provine, TO
Dennis L. Walsingham, TO

New Brunswick

BRUNSWICK BANK & TRUST
352 George St. 08903
201/247-5800 Tr$1 Mil
Hd: Frances C. Scatteregia, VP&TO

PEOPLES NATIONAL BANK OF CENTRAL JERSEY
385 George St. 08901
201/846-2100
Hd,PersTr,TrOpers,Nb: Bernard Hanson, TO

Newark

BESSEMER TRUST COMPANY, N.A.
10 Bank St. 07102
201/622-1787 Tr$1.192 Bil
(Branch of New York, NY)
Hd: John R. Whitmore, Pres&CEO
PersTr: Guy S. Waltman, ExecVP
TrInv: Charles W. Hastings, ExecVP
ComTrF: Kenneth J. Tarr, SrVP
TrOpers: Bruce H. Ballehr, VP
Nb: Robert C. Elliott, ExecVP

FIDELITY UNION BANK/FIRST NATIONAL STATE
765 Broad St. 07101
201/430-4000 Tr$16 Bil
(RegTrOffs in Hightstown, Moorestown, Morristown, Newark, Ocean,Red Bank, Ridgewood & Westfield)
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DeputyHd,PersSvcs&Mktg: A. Daniel D'Ambrosio, SrVP&TO
CorpSvcs: Charles E. Hoos, SrVP&TO
CorpTrAdm: William C. Arnebeck, VP&TO
EmplBenAdm: Francis P. Collins, VP&TO
CorpTrOpers: Richard W. Schmude, VP&TO
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InvSvcsHd: Roger R. Conant, ExecVP&IO
Inst: Gerald Reilly, VP
Res: Gerald F. Zedren, VP
FI: George Weckel, VP

FIRST NATIONAL STATE BANK OF NEW JERSEY
550 Broad St. 07102
201/565-3200 Tr/o$1 Bil
(Branches in Basking Ridge, Bernardsville, Bound Brook, Burlington, Edison, Hackensack, Hackettstown, Mansfield Township, Milburn, Nutley, Rumson, Spring Lake, Tenafly & Trenton)
Hd: John C. Leeds, SrVP
PersTr: Eugene Schaefer, VP
CorpTr: Robert Jakubowski, VP&SrCTO
TrInv: Richard Nicholson, VP&SrTrInvO
ComTrF: Patrick M. Whelan, FundAdm
EmplBen: Richard E. Mansfield, Jr., SrTO
TrOpers: Joan Fancera, VP
Nb: Michael Watson, VP
David H. Dickinson, VP-Sys

Newton

MIDLANTIC NATIONAL BANK
93 Spring St. 07860
201/383-7080
(Regional Trust Office of Edison)
Hd,Nb: Richardson Buist, TO

NEWTON TRUST CO.
30 Park Place 07860
201/382-2400 Tr$8 Mil
Hd: George S. Dates, VP&TO

Ocean

FIDELITY UNION BANK/FIRST NATIONAL STATE
715 State Hwy. #70 at Brick Blvd.
Brick Town 08723
201/920-3322
(Regional Trust Office of Newark)
Hd: Albert B. Meserlin, VP&TO

Ocean City

HERITAGE BANK,NatAssn
Ninth Street & Central Ave. 08226
609/398-2000
(Regional Trust Office of Cherry Hill)
Nb: Kenneth Silverstein, VP&TO

Old Bridge

AMBOY-MADISON NATIONAL BANK
P.O. Box 825 08859
201/721-2800 Tr$2.9 Mil
Hd: George E. Scharpf, TO

UNITED JERSEY BANK
Route 9, Phillips Dr. 08857
201/727-2492
(Regional Trust Office of Hackensack)
Hd: William Kufta, ExecVP
RegTrMgr: James E. Doyle, SrVP

Paramus

HORIZON TRUST COMPANY,NatAssn
E. 36 Midland Avenue 07652
201/967-7828
(Trust Office of Morristown)
Hd: Myra N. Kelly, AsstVP
John J. Lent, AsstVP

THE MIDLAND BANK & TRUST CO.
P.O. Box 266 07652
201/592-3890
Hd: Arthur P. Braaten, SrVP&TO
Margaret Finucane, AsstVP&TO

Passaic

VALLEY NATIONAL BANK
615 Main Ave. S. 07055
201/777-1800 Tr$70 Mil
Hd: S. F. Riskin, Chm&Pres
PersTr: Thos. E. Feeney, SrVP&TO
TrInv: Peter Southway, ExecVP
TrOpers: Stephen J. Gudelski, AsstTO

Paterson

MIDLANTIC NATIONAL BANK/NORTH
P.O. Box 2177 07509
201/881-5200 Tr$360 Mil
Hd: Kenneth E. Dulow, SrVP
PersTr: Richard F. Ward, VP&TO
CorpTr: Verne W. Pitman, AsstTO
TrInv: Chia-Dann Chi, VP&SrIO
ComTrF: Nancy S. Berlin, TO
EmplBen: Carolyn K. Demarest, AsstTO
TrOpers: Ira Shaw, VP&TO

Phillipsburg

PHILLIPSBURG NATIONAL BANK & TRUST
115 S. Main St. 08865
201/859-2101 Tr$13 Mil
Hd: Jean D. Willever, TO

Piscataway

COMMERCIAL TRUST CO. OF NEW JERSEY
1038 Stelton Road 08854
201/752-6202
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Nb: Ellen V. Kelly, FinSvcsRep

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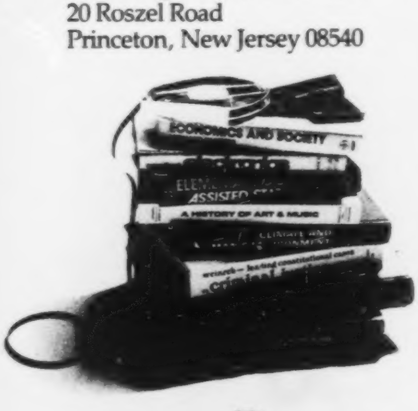

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TrInv: Duncan M. Lasher, SrVP
EmplBen: John M. Bonk, VP&SrTO
TrOpers: Margaret M. Arcuri, TOpMgr
Nb: Robert F. Schuler, VP&TO

Pleasantville

FIRST NATIONAL STATE BANK
Black Horse Pike 08232
609/645-2000
(Branch of Newark)
Hd: George L. Lyon, SrVP&TO
PersTr: Joseph B. Crossan, VP&TO
TrInv: Frederick B. Mason, VP&TO
Nb: Thomas Smyth, VP&TO
Eugene Lindacher, SrTO

Point Pleasant Beach

OCEAN COUNTY NATIONAL BANK
501 Arnold Ave. 08742
201/892-1900 Tr$26 Mil
Hd: Frederick M. Gallagher, SrVP
PersTr: Ernest Bisbal, TO
TrInv: Francis B. Lane, VP
Nb: Earl Zea, VP

Princeton

HORIZON TRUST COMPANY,NatAssn
76 Nassau Street 08540
609/924-6800
(Trust Office of Morristown)
Hd: L. V. Silvester, VP
Myles R. Callaghan, VP

UNITED JERSEY BANK
90 Nassau St. 08540
609/921-6100
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
RegTrMgr: James E. Doyle, SrVP
TrInv: Steven D. Stern, VP
PersTr: William Hazelton, VP

Red Bank

FIDELITY UNION BANK/FIRST NATIONAL STATE
303 Broad Street 07701
201/747-5777
(Reg. Trust Office of Newark)
Hd: Richard P. Reitmeyer, VP&TO

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07701
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(Branch of Edison)
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CITIZENS FIRST NATIONAL BANK
54 E. Ridgewood Ave. 07451
201/445-3400 Tr$180 Mil
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PersTr: Peter N. Sonderfan, VP&SrTO
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TrInv: Albert L. Lawrence, VP&SrTrInvO
Richard J. Minogue, TrInvO
TrOpers: Barbara Gasparini, TOpO

FIDELITY UNION BANK/FIRST NATIONAL STATE
59 N. Broad St. 07450
201/445-7979
(Regional Trust Office of Newark)
Hd: M. Ray Berberian, VP&TO
Nb: John Maher, TO

UNITED JERSEY BANK
25 N. Maple Ave. 07450
201/444-8900
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
TrDept: Stephen G. Chaberski, SrVP
PersTr: Rita A. Marino, TO

Roseland

SECURITY NATIONAL BANK & TRUST COMPANY OF NEW JERSEY
Eisenhower 280 Office Park
101 Eisenhower Pkwy. 07068
201/643-5700 Tr$100 Mil
Hd: Ross B. Burke, ExecVP&TO
TrInv: Lee T. Smith, Jr., ExecVP
TrOpers: Barbara Dinicola, TOpO

Roselle

COMMERCIAL TRUST CO. OF NEW JERSEY
220 Chestnut St. 07203
201/241-9770
(Branch of Jersey City)
Nb: Nicholas M. Fugaro, TO

Rutherford

THE HOWARD SAVINGS BANK
5 Sylvan Street 07070
201/533-7557
(Regional Trust Office of Livingston)
Nb: Edward F. Meidhol, AsstVP&TO

Somerset

FRANKLIN STATE BANK
630 Franklin Blvd. 08873
201/745-6233 Tr/o$2.2 Mil
Craig E. Schmidle, VP&TO

Somerville

FIRST NATIONAL BANK OF CENTRAL JERSEY
1 W. Main St. 08876
201/685-8318 Tr$215 Mil
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PersTr: Ellery C. Scott, VP&TO
TrInv: James H. Olson, VP&TO
EmplBen: John J. Cannon, VP&TO
TrOpers: Helen L. Haase, AsstTO

SOMERSET TRUST CO.
50 W. Main St., P.O. Box 711 08876
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South Amboy

FIRST NATIONAL BANK OF SOUTH AMBOY
116 N. Broadway 08879
201/721-0201 Tr/u$1 Mil
Hd: John C. Potthoff, VP,Treas&TO

Succasunna

FIRST NATIONAL STATE BANK OF NORTHWEST JERSEY
Rte. 10 & South St. 07876
201/584-6700 Tr$5 Mil
Hd: Lawrence F. Worden, VP&TO
PersTr: Evelyn Patterson, AsstTO

Summit

NATIONAL STATE BANK
1 Maple Street 07901
201/376-1442
(Branch of Elizabeth)
Hd: James A. Young, SrVP&TO
PersTr: Robert C. Brandt, VP&TO
TrInv: John C. Kautz, VF&TO

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367 Springfield Ave. 07901
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CorpTr: Marvin Kierstead
TrInv: Frank Lane
ComTrF: Robert Carlsen, VP&TO
TrOpers: Roger A. Neff, AsstVP
Nb: Bette A. Bauer, VP&TO
EmplBen: Maureen O'Boyle, AsstVP

UNITED COUNTIES TRUST CO.
30 Maple St. 07901
201/931-6784 Tr$630 Mil
Hd: Robert W. Donnelly, SrVP&SrTO
PersTr: Thomas G. Wrath, TO
CorpTr: Robert J. Dunn
ComTrF,TrOpers: Robert R. Storch, TO
EmplBen: Davida Isaacson, AsstTO

Tenafly

FIRST NATIONAL STATE BANK-COUNTY
1 W. Railroad Ave. 07670
201/567-5000
(Branch of Newark)
Hd: G. Schaefer, VP-Newark
PersTr: D. D. O'Connor, SrTO
Nb: Sam Zalfa, TO

Toms River

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
40 Main St. 08753
201/240-7991 Tr$240 Mil
(Branches in Egg Harbor City & Brick Town)
Hd,CorpTr,TrOpers: Carl J. Lewandowski, VP&TO
PersTr: Richard J. Betz, AsstVP&SrTrAdm
TrInv,ComTrF: William J. Snow, VP&SrTrInvO
EmplBen: Kevin Wm. Bless, AsstVP&SrTrPenTO
Nb: Frank A. Perrotto, AsstVP&SrEstPlng
John R. Brown, AsstCsh&TrTxO

THE HOWARD SAVINGS BANK
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PersTr: William C. Caspare, VP
Nb: Doris Kesse, AsstVP
TrOpers: Herbert Eisenhardt, AsstVP
EmplBen: Michael O'Shaughnessy, AsstVP

★Trenton

BROAD STREET NATIONAL BANK
P.O. Box 8308 08650
609/599-9333 Tr$55 Mil
Hd: Mary C. Weaver, TO

INDEPENDENT BANK & TRUST COMPANY
1230 Parkway Ave. 08628
609/883-9100 Tr/u$1 Mil
Hd: Russell L. Abel, SrVP&TO

NATIONAL STATE BANK
Sanhican Drive & Sullivan Way 08618
609/396-4030
(Branch of Elizabeth)
PersTr: James J. Calnon, VP&TO
TrOpers: Charlotte L. Kanzler, TO

NEW JERSEY NATIONAL BANK
370 Scotch Rd. 08628
609/771-5853 Tr$400 Mil
(Branches in Lakewood & Mount Laurel)
Hd: William F. Bedle, VP&SrTO
PersTr: James H. Coulfield, VP
CorpTr: Vincent J. Serock, VP
EmplBen: Gregory A. Church, VP
TrInv: William A. Keefe, AsstVP
ComTrF: Norman M. Clevely, VP
TrOpers: Kathleen A. Rohrer, TO

Union City

HUDSON UNITED BANK
P.O. Box 29 07087
201/348-2600 Tr$54 Mil
Hd: Frank G. Habruner, SrVP&SrTO
PersTr: D. Lynn Grbelja, VP&SrTO
CorpTr,ComTrF,TrOpers: Daisy Healy, TO
TrInv: William J. Schneider, Jr., VP&IO

Westfield

FIDELITY UNION BANK/FIRST NATIONAL STATE
152 East Broad St. 07090
201/233-7744
(Regional Trust Office of Newark)
Hd: J. Osmun, AsstVP&TO

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1 Elm Street 07090
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(Branch of Elizabeth)
PersTr: M. Scott Eakeley, VP&TO

Whitehouse Station

FIRST NATIONAL STATE BANK OF WEST JERSEY
P.O. Box 125 08889
201/782-2616 Tr$1.3 Mil
Hd: Richard F. Schaub, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,Nb: William H. Bogel, VP&TO
Paul C. Sauerland, Jr., VP,Csh&AsstTO
Charles W. Eichlin, AsstVP&AsstTO

Woodbury

NATIONAL BANK & TRUST CO. OF GLOUCESTER COUNTY
2 S. Broad St. 08096
609/845-5800 Tr$38 Mil
Hd,PersTr,TrInv,TrOpers,Nb: John V. Riso, VP&SrTO
PersTr: Robert A. Suplee, TO
E. Robert Green, TO
David W. Laws, AsstTO

Woodstown

WOODSTOWN NATIONAL BANK & TRUST CO.
P.O. Box 248 08098
609/769-0040 Tr$5 Mil
Hd: Robert R. Williams

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NEW MEXICO

Alamogordo

FIRST NATIONAL BANK
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PersTr,EmplBen: Jim Dykes, VP&TO
TrInv: Wanda Boyce, IO
TrOpers: Laura Pearson
Shawna Lee
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CARLSBAD NATIONAL BANK
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TrOpers: Ruth Lazenby, AsstVP&AsstTO

Clovis

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TrOpers: Virginia McCreery, AsstTO

SUNWEST BANK OF CLOVIS N.A.
P.O. Drawer 1509 88101
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TrOpers: Dorothy Winn, VP&AsstTO

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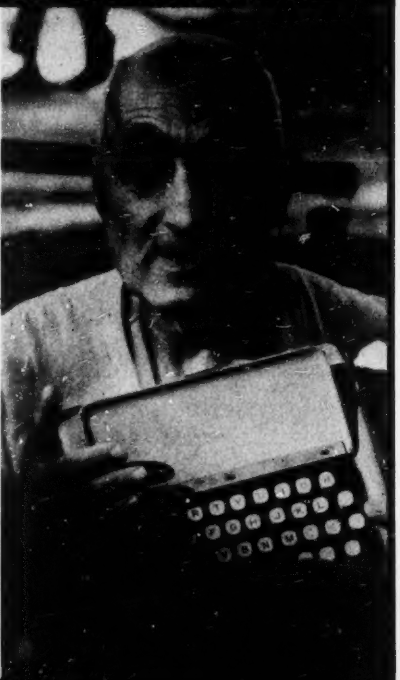

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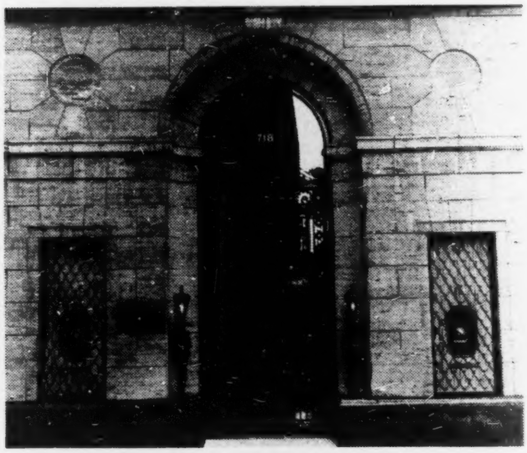

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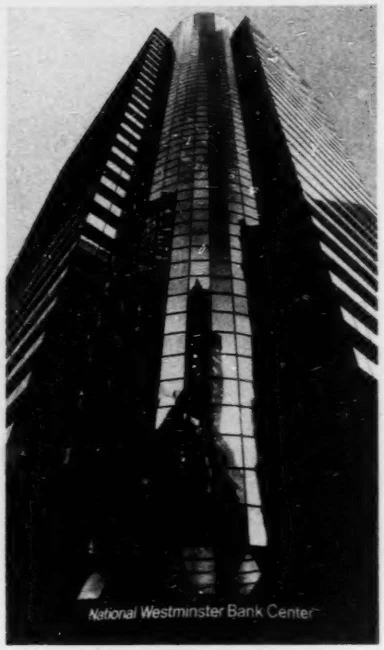
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TrOpers: Dorothy M. Maruschak

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TrOpers: Charla Pore, TOpO

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO,NatAssn
P.O. Box 661 45750
614/373-1147 Tr$8 Mil
Hd: Robert A. Jackson, TO
TrOpers: Judy A. Hoff, AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/373-3155 Tr/o$65 Mil
Hd: Robert E. Evans, ExecVP&TO
PersTr,Nb,TrInv: David B. Baker, VP&TO
CorpTr,EmplBen: Charles R. Hunsaker, VP&AdmO
ComTrF: Linda L. Wootton, TrInvO
TrOpers,Tax: Jeffrey D. Welch, CPA TrAcctngO

Martins Ferry

PEOPLES BANKING COMPANY
30 S. 4th St. 43935
614/633-3151
(Branches in Brilliant, Cambridge, St. Clairsville, Scio & Tiltonsville)
Hd: John P. Frazier, SrVP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
216/832-9801 Tr$52 Mil
Hd: R. Michael Keyes, VP&TO

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
216/722-5555 Tr$97 Mil
Hd: George P. Paidas, SrVP&TO
TrOpers: Neal A. Conger, VP&TO
EmplBen: Catherine Carmany, TO

Middletown

BANK ONE OF MIDDLETOWN
P.O. Box 526 45042
513/425-8430 Tr$60 Mil
Hd: Charles W. Beck, Jr., VP&TO
TrOpers: Carol Wilcox, TOpCo-ord

FIRST
NATIONAL
BANK
of Southwestern
Ohio

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 North Main St. 45042
513/425-7548 Tr$100 Mil
Hd: R. P. Ely, Jr., VP&SrTO
PersTr,CorpTr: R. L. Garver, TO
PersTr: J. E. Gaw, AsstTO
Prob: M. E. Paul, AsstTO

Mount Vernon

FIRST KNOX NATIONAL BANK
P.O. Box 871 43050
614/397-6344 Tr$22 Mil
Hd: Herbert L. Belden, VP&TO
TrInv: Ian Watson, VP
Nb: John T. McGregor, TO

Newark

CENTRAL TRUST CO.
P.O. Box AE 43055
614/345-3471 Tr$37 Mil
(Branches in Lancaster and Zanesville)
Hd: R. A. Jackson, SrTO

PARK NATIONAL BANK
50 N. Third St. 43055
614/349-8451 Tr$130 Mil
Hd,EmplBen,Nb: Stuart N. Parsons, VP&TO
TrInv,ComTrF: Terry Myers, TO
PersTr: John Uible, AsstTO
TrOpers: Hazel Thornton, AsstTO

Norwalk

CITIZENS NATIONAL BANK
12-14 E. Main St. 44857
419/668-3736 Tr$8.1 Mil
Hd: W. James Wetzel, Csh&TO
Jackie Griggs, AsstTO

THE HURON COUNTY BANKING CO.,N.A.
7-11 E. Main St.
P.O. Box 567 44857
419/668-3361 Tr/u$1 Mil
Hd: Ruth J. Stark, SrVP&TO

Painesville

AMERITRUST COMPANY
8 North State St. 44077
216/354-3572
(Branch of Cleveland)
Hd: Richard W. Stenberg, VP
Nb: Michael Stone, SrTO

Piqua

MIAMI CITIZENS NATIONAL BANK & TRUST CO.
401 N. Main St. 45356
513/773-4540 Tr$60 Mil
Hd,Plng,Nb: William I, Shaman, VP&SrTO
Adm: Byron E. Trapp, TO
EmplBen,ComTrF: Nancy H. Gunter, AsstTO
TrOpers: Kathleen Kiefer

PIQUA NATIONAL BANK & TRUST CO.
45356
513/773-1212 Tr$78.5 Mil
Hd,PersTr,Nb: Roy H. DePriest, VP&TO
CorpTr,EmplBen,TrOpers: Brian W. Philips, TO
TrInv: John T. Blake, TrInvO

Portsmouth

BANK ONE OF PORTSMOUTH, N.A.
P.O. Box 301 45662
614/354-3261 Tr$55 Mil
Hd: Ronald W. Karolyi, VP&SrTO
Admin: William E. Sharp, TO
TrOpers: Ruth Ann Logan, AsstTO
Nb,Mktg: Sandy May

PORTSMOUTH BANKING CO.
P.O. Box 1151 45662
614/353-4151 Tr$22 Mil
Hd: Gerald F. Dreier, VP&TO
Admin: Mark Prince, TO
TrOpers: Nadine Horton

Russellville

THE BANK OF RUSSELLVILLE
45168
Hd: Robert C. Martin

St. Clairsville

BELMONT COUNTY NATIONAL BANK
P.O. Box 277 43950
614/695-3323 Tr$15.7 Mil
(Branches in Bridgeport & Shadyside)
Hd: Richard E. Dolan, VP&TO
TrOpers: Madelyn Witsberger, AsstTO

PEOPLES BANKING COMPANY
199 West Main St. 43950
614/695-5370
(Branch of Martins Ferry)

Scio

PEOPLES BANKING COMPANY
Main Street 43988
614/945-3511
(Branch of Martins Ferry)

> ***Discretionary Trust Assets:*** *This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".*

Shadyside

BELMONT COUNTY NATIONAL BANK
4105 Central Ave. 43947
614/671-9345
(Branch of St. Clairsville)

Springfield

BANCOHIO NATIONAL BANK
4 W. Main St. 45502
513/324-5851
(Branch of Columbus)
Thomas G. Larrimer, AsstVP

THE SECURITY NATIONAL BANK & TRUST CO.
40 South Limestone St. 45502
513/324-6800 Tr$12 Mil
Hd: Daniel M. O'Keefe, VP&TO

Steubenville

BANK ONE OF EASTERN OHIO
401 Market St. 43952
614/282-3665 Tr$50 Mil
Hd: Ronald W. Virag, VP&TO
PersTr,EmplBen: Kenneth D. Asher, TO
ComTrF,TrOpers: Sherrill L. Schmied
CorpTr: Debbie L. Hagan
TrRE: Clementine Cacciacarro

MINERS & MECHANICS SAVINGS & TRUST CO.
P.O. Box 100 43952
614/283-3731 Tr$27 Mil
Hd: Thomas L. Grimm, Treas&SrTO
Richard Cunningham, TO

Sylvania

SYLVANIA SAVINGS BANK CO.
5604 Main St. 43560
419/882-0061 Tr$32.9 Mil
Hd,EmplBen: H. William Manley, VP
PersTr: Joyce E. Johnson, AsstTO
CorpTr: Bethelyn Beroset, AsstTO
TrInv: Paul Overman, Mgr
TrOpers: Craig C. Smith, Mgr

Tiffin

COMMERCIAL NATIONAL BANK
79 S. Washington St.
P.O. Box 798 44883
419/447-3213 Tr$16 Mil
Hd: Warren R. Kahn, VP&TO
TrOpers: Carl Arnold, TO

Tiltonsville

PEOPLES BANKING COMPANY
Route 7 & Walden 43963
614/859-2127
(Branch of Martins Ferry)

Toledo

FIRST NATIONAL BANK
Madison & Huron Sts. 43603
419/259-6809 Tr$460 Mil
Hd: James P. Silk, VP
PersTr: Mary K. Hamilton, VP
TrInv: Charles W. Porter, VP
EmplBen: Harry M. Behrendt, Jr., VP
TrOpers: James A. Foote, TO
Nb: Glenn N. Raitz, TO

OHIO CITIZENS BANK
405 Madison Ave.
P.O. Box 1688 43603
419/259-6605 Tr$900 Mil
Hd: Louis E. Yanney, ExecVP
PersTr: Edward R. Cahill, Jr., VP
CorpTr: Edgar V. Avila, VP
TrInv: R. Davis Hoke, VP
EmplBen: Donald R. Carrol, VP
TrOpers: Kathleen T. Andrews, TO
Nb: Thomas Gess, AsstVP

TOLEDO TRUST CO.
P.O. Box 1628 43603
419/259-8142 Tr$1.6 Bil
(Branch in Findlay)
Hd: Edwin M. Bergsmark, ExecVP
PersTr: Jerome J. Robison, SrVP
CorpTrInv: Theodore T. Hahn, VP
PersInv: Gary D. Lind, VP
TrOpers: Robert L. Head, TO
CorpTr,EmplBen,Nb: Allan J. Brogan, VP
Tax: John W. Kizer, VP
Inv: Richard M. Peterson, SrVP
Prob: Erwin Diener, VP
RE: Arthur A. Morgan, VP

Troy

FIRST NATIONAL BANK & TRUST CO.
910 W. Main St. 45373
513/335-8351 Tr$105 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, TO
PersTr,TrOpers: Viola Strome, AsstTO

Van Wert

THE PEOPLES BANK & TRUST
114 East Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, SrVP&TO

Warren

BANK ONE OF EASTERN OHIO, N.A.
106 East Market St. 44481
216/841-7000
(Branch of Youngstown)
William Hanshaw, VP&TO

SECOND NATIONAL BANK
P.O. Box 1311 44482
216/841-0232 Tr$219 Mil
Hd: T. C. DeRoss, VP&DepSrTO
EmplBen: J. R. Donaldson, VP&TO
TrInv: R. Fenwick, VP&IO
TrOpers: J. J. Leskovyansky, TOpO
Nb: Tim Smyth, AsstTO

West Union

FARMERS BANK
P.O. Box 158 45693
513/544-2358 Tr$.7 Mil
Hd: Paul E. Wilson, Pres&TO
TrOpers: John H. Condon, AsstTO&Sec

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441 Tr$58 Mil
Hd: Richard W. Price, VP&TO
Mary Kay McMillian, AsstIO
Carol Sue Inwood, AsstTO

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr$50 Mil
Hd,PersTr,CorpTr,TrInv: Stephen E. Kitchen, SrTO
ComTrF,EmplBen: Jennifer A. Guenther
TrOpers: Doyle W. McCloran, AsstTO

Youngstown

BANK ONE OF EASTERN OHIO, N.A.
6 Federal Plaza West 44503
216/742-6740 Tr$362 Mil
(Branches in East Liverpool, Steubenville & Warren)
Hd: C. B. Lang, ExecVP&TO
PersTr: John Fador
CorpTr: Edward J. Reasoner
TrInv: Karen Cippenlye
Gerd P. Pappritz
TrOpers: Henry Bilyk
Nb: Ron Virag

THE DOLLAR SAVINGS & TRUST CO.
P O. Box 450 44501
216/744-9000 Tr$425 Mil
Hd: Herbert H. Pridham, SrVP&SrTO
PersTr,Est: James H. Sisek, VP&TO
CorpTr: W. S. Lakin, TO
TrInv: William G. Weber, VP&TO
EmplBen: Robert Higgins
TrOpers: Dennis J. Delon, SrTO

MAHONING NATIONAL BANK
23 Federal Plaza 44501
216/742-7000 Tr$205 Mil
Hd,Nb: Gregory L. Ridler, SrVP&TO
EstAdmin: C. Richard Jones, VP&TO
TrInv,ComTrF: Anthony J. Maiorana, TO&TrInvMgr
CorpTr: Mrs. Hilda Remick, AsstVP&TO
TrOpers: John Wal, TO&TOpMgr
EmplBen: Patrick A. Sebastiano, TO
PersTr: William G. Kalasky, AsstVP&TO

Zanesville

BANCOHIO NATIONAL BANK
11 North Fourth St. 43701
614/454-1271
(Branch of Columbus)
William R. Baker, AsstVP

THE CENTRAL TRUST CO.
434 Main St. 43701
614/452-9901
(Branch of Newark)
R. A. Bennett, TO

FIRST NATIONAL BANK OF ZANESVILLE
422-428 Main St. 43701
614/452-8444 Tr$60 Mil
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Mary J. Myers, TO
Gary B. Baker, TO
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Ada

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Alva

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405/327-1122
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Gertrude Myers, ChmBd
Evelyn Myers, VP
Harold W. Wilson, VP&TO
Orin R. Lancaster, VP&TO
Lynn E. Heasley, VP
H. L. Hayden, AsstVP
William R. Buckles, VP-Csh
Melvin L. Keeney, AsstCsh
Marilyn A. Myers, AsstCsh
J. Michael George, AsstCsh
Clint A. Elliott, AsstVP
Mary Davison, Auditor&AsstCsh
E. A. Ware, AsstCsh

Ardmore

EXCHANGE NATIONAL BANK AND TRUST COMPANY
P.O. Box 789 73402
405/223-5000 Tr$61 Mil
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TrAdmin: Mary Frances Carroll, AsstVP
TrOpers: Michael A. Rodriguez, TOpO
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P.O. Box 69 73401
405/223-1111 Tr$23 Mil
Hd: Charles R. Milner, VP&SrTO
TrOpers: Dianna L. Dean, TOpO

Bartlesville

FIRST NATIONAL BANK
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918/337-3290
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TrInv: Larry Watson, TrInvO
TrOpers: Bertha Lanckriet, TOpO
Glenn Jamison, VP&TO
Stephen Colaw, TO
Sheila Evans, AsstTOpO
UNION BANK & TRUST
P.O. Box 939 74003
918/336-8610
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Charolette L. Morrison, VP&TO
TrOpers: Barbara Reynolds

Bixby

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P.O. Box 130 74008
918/366-8264 Tr$8 Mil
Hd,TrInv,Nb: James W. Allison, SrVP&TO
PersTr,EmplBen,TrOpers: Russell Smith, AsstVP&AsstTO

Blackwell

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
C. D. Klingensmith, SrVP&TO
SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr$10 Mil
Hd: W. W. Rodgers, ChmBd&CEO
TrOpers: Doris Samuel, AsstVP&TO

Broken Arrow

THE FIRST NATIONAL BANK & TRUST CO.
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Tr/u$1 Mil
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Chickasha

CHICKASHA BANK & TRUST
1924 South 4th St. 73018
405/222-0550 Tr/u$1 Mil
Hd: Richard A. Fitzpatrick, SrVP&TO
FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$8 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Joe Alford, TO
TrOpers: Kay Ratcliff, AsstTO
OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.
P.O. Box 1008 73023
405/224-6000 Tr$9 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Samuel M. Griffin, VP&TO
TrOpers: Marquetta Ramsey, AsstTO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY IN CLINTON
P.O. Box 9 73601
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PersTr,CorpTr,TrInv,ComTrF,EmplBen: Florence Hayes
TrOpers,TDP: Carrie Crow
Nb: Brent Thompson
OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr$1 Mil
Hd: G. W. Lowry, Jr., Pres.

Cushing

FIRST NATIONAL BANK & TRUST CO. OF CUSHING
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Tr/u$1 Mil
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Duncan

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Tom Sparks, Pres&TO
Dale Davis, VP&TO
SECURITY NATIONAL BANK & TRUST CO.
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405/255-5860 Tr$65 Mil
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CorpTr: Virginia Brenneis, TO
TrOpers,TrInv: Michael V. Parks, AsstVP&TO

Durant

DURANT BANK & TRUST CO.
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Bob Jones, AsstVP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
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THE FIRST NATIONAL BANK & TRUST CO.
100 South Bickford St. 73036
405/262-2754 Tr/o$1 Mil
Hd: Robert W. Patton, Pres&TO
Evans C. Rector, ExecVP&TO
Clarice March, Csh&AsstTO
Wilma Wilson, AsstTO

Enid

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(Regional Trust Office in Tulsa)
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Pen&P/S: Roger Austin, VP&TO
PersTr: Stella Knowles, AsstVP&TO
CorpTr: Ralph Kremeier, AsstVP&TO
TrOpers: Brenda Garrison, TOpO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1469 73702
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Gregory L. Shellard, VP&TO
Barbara Hocutt, AsstTO
TrOpers: Judy Mitchell, VP&TO
EmplBen: Ken Meyer, AsstVP&TO

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TrOpers: George Brownlee, VP&TO
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320 North Main St. 73750
405/375-5911
Hd: Stan Griffin
TrOpers: Peggy Reherman, AsstTO

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CITY NATIONAL BANK & TRUST CO.
P.O. Box 2009 73502
405/355-3580 Tr$5 Mil
Hd: Paul Ellwanger, TO
SECURITY BANK & TRUST CO.
P.O. Box 489 73502
405/353-7700
Hd: Jack Slaybaugh, VP&TO
Cindy Gatliff, AsstTO

SHERIDAN BANK & TRUST CO.
P.O. Box 1600 73501
405/355-7211
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McAlester

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TrOpers: J. W. Allford, Csh&AsstTO
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SECURITY BANK & TRUST CO.
P.O. Box 880 74355
918/542-6661 Tr$15 Mil
Hd: T. J. Archer, SrVP&TO

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CITIZENS NATIONAL BANK & TRUST OF MUSKOGEE
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918/683-6611
Hd: Leslie Pierce, SrVP&TO
COMMERCIAL BANK & TRUST CO.
P.O. Box 488 74401
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ComTrF: Janet K. Metzger, TO
EmplBen: B. J. Coffman, AsstVP
THE TRUST COMPANY OF OKLAHOMA
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TrInv: Bill Pendleton, SrVP&TO
EmplBen,TrOpers,ComTrF: Barbara Neil, AsstTO
SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 610 73069
405/321-7170 Tr$59 Mil
Hd: William C. Henley

Nowata

FIRST NATIONAL BANK
P.O. Box 432 74048
918/273-1227
Hd: Bryan L. Lee, ChmBd,Pres&TO
George L. Hangs, AsstTO

★ Oklahoma City

AMERICAN-FIRST TITLE & TRUST CO.
P.O. Box 25225 73125
405/270-5300
Hd: Melvin Camp, Pres
CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1216 73101
405/525-6531 Tr$25 Mil
Hd,TrInv: Neil A. Dayton III, VP&TO
Nb: John H. Miller, Conslt
ComTrF,TrOpers: Donna L. Shaw, TrAdm
EmplBen: Mamie L. Kinder, TrAdm
PersTr,CorpTr: Donna R. R. Clark, TrAdm
FIDELITY BANK,NatAssn
P.O. Box 24128 73124
405/272-2072 Tr$500 Mil
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CorpTr: Marjorie Mathes, VP&TO
TrOpers,ComTrF: Connie Larson, AsstVP&TO
Nb: David W. Lyle, VP&TO
FIRST CITY BANK,N.A.
P.O. Box 25715 73125
405/232-8501 Tr/o$6 Mil
(Assets Managed by The Trust Company of Oklahoma, Oklahoma City, OK)
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FIRST NATIONAL BANK & TRUST CO.
P.O. Box 25189 73125
405/272-4394 Tr/o$2 Bil
Hd: Larry A. Evans, ExecVP&SrTO
PersTr: Jerry L. Goff, SrVP&TO
CorpTr: Dave Gallman, SrVP&TO
TrInv,ComTrF: Thomas Thompson, SrVP&TO
EmplBen: Bud Burch, VP&TO
ComTrF,TrOpers,TrSystems: Clarence L. Bagwell, SrVP&LevelIAcctAdm
Nb: Karen Grethen
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P.O. Box 12449 73157
405/843-9551 Tr$12.5 Mil
Hd: John C. Booth, VP&TO
TrOpers: Anita Roberts, AsstTO
LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 25848 73125
405/231-6438 Tr$950 Mil
Hd: Jack E. White, ExecVP
PersTr: Donald E. Balaban, SrVP&SrTO
CorpTr: Jake Riley, VP
TrInv,ComTrF: Jean R. Johnson, SrVP&SrIO
EmplBen: Ben Beyers, SrVP&SrTO
TrOpers: Melvin E. Burch, VP
Nb: Kent A. Polley, VP
OKLAHOMA NATIONAL BANK & TRUST
2701 South Harvey 73143
405/236-0581 Tr$20 Mil
Hd: R. W. Everaad, SrVP&TO
PersTr: Molly Hailings, TO
THE TRUST COMPANY OF OKLAHOMA
1001 N.W. 63rd St., Ste. 304 73116
405/848-8899 Tr/o$90 Mil
(Branches in Muskogee & Tulsa)
Nb: C. Randolph Everest, ChmBd
TrInv: Gary Philpott, SrVP
EmplBen: Carl L. Shortt, Jr., ExecVP
PersTr: Keith Mullins, VP
UNION BANK & TRUST COMPANY
P.O. Box 12669 73112
405/949-7274 Tr/o$21 Mil
(Assets Managed by The Trust Company of Oklahoma, Oklahoma City, OK)
Hd: Denver C. Leasure, ExecVP&TO

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Perry

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P.O. Box 878 73077
405/336-5562 Tr$3.273 Mil
Hd: Carl B. Hamm, Pres&TO
Joe C. Sewell, Jr., ExecVP&AsstTO
Anna Lou Randall, VP&AsstTO
Duane E. Palovik, SrVP&AsstTO

Ponca City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1151 74602
405/762-1644 Tr$21.3 Mil
Hd: John W. Warren, SrTO
AsstHd: Kathryn L. Wright, TO
Evelyn Swope, AsstTO
SECURITY BANK & TRUST CO.
P.O. Drawer 311 74601
405/765-4444 Tr$52.5 Mil
Hd: Jerry Corbin, VP&SrTO
TrOpers: Betty Emerson, TO
PersTr: Dianne Brown, AsstTO

Sapulpa

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1408 74066
918/224-3210 Tr$19 Mil
Hd: Elmer Neel, SrVP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1089 74801
405/273-5000 Tr$40 Mil
Hd,CorpTr,Nb: Ralph G. Spencer, SrVP&TO
PersTr,TrInv: W. H. Yarger, VP&TO
EmplBen: Barbara Wittman
TrOpers: Debra Gohlke, TO
FEDERAL NATIONAL BANK & TRUST CO.
24 Main St. 74801
405/273-1000
Hd: Charles H. Storm, SrVP&TO
CorpTr,EmplBen: Robin L. Plunkett, TO&AsstMgr
Nb: Don P. Grimes, VP&PresAsst

Stillwater

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1 74076
405/372-3133 Tr$10 Mil
Hd: W. L. Simank, SrVP&TO
STILLWATER NATIONAL BANK & TRUST CO.
P.O. Box 711 74074
405/372-2230 Tr$14 Mil
Hd: Stanley R. White

Tulsa

BANK OF COMMERCE & TRUST
120 West Seventh St. 74119
Tr$75 Mil
Hd,Nb: Douglas L. Goss
PersTr,CorpTr,EmplBen: Mike Nemec
TrInv: John Haynes
TrOpers: Sharon Gaines
BANK OF OKLAHOMA, N.A.
P.O. Box 2300 74192
918/588-6000 Tr$2 Bil
Hd: James R. Dodd, ExecVP
PersTr: Lawrence B. Halka, VP&SrTO
CorpTr: Robert W. Clark
TrInv,ComTrF: Ned W. Schmidt
EmplBen: Phillip J. Owings
TrOpers: Alan W. Kennebeck
TrCoun: Francis G. Hawkins

OKLAHOMA (Cont'd)

Tulsa (Cont'd)

CENTRAL NATIONAL BANK & TRUST CO.
(Tulsa Regional Trust Office)
1 Boston Plaza, Ste. 302 74103
918/592-5328
(Regional Trust Office of Enid)
Tom Connolly, VP&TO

F&M BANK & TRUST CO.
P.O. Box 4500 74104
918/936-1151 Tr/o$35 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, OK)

FIRST NATIONAL BANK & TRUST CO. OF TULSA
P.O. Box 1 74193
918/586-5380 Tr$700 Mil
Hd: Jack W. Dikeman, ExecVP&SrTO
PersTr: Richard M. Corbridge, SrVP&SrTO
CorpTr,EmplBen: Kenneth W. McCauley, SrVP&SrTO
TrInv: William S. Boedeker, VP&SrTrInvO
TrOpers: Larry A. Walpole, SrVP&SrTO

FOURTH NATIONAL BANK
P.O. Box 2360 74101
915/587-9171 Tr$252 Mil
Hd,EmplBen: Don G. Onstott, SrVP&SrTO
PersTr: Robert Roesler, SrVP&SrTO
CorpTr: Cathy Kunkel, AsstVP&TO
Mary Grethen, AsstTO
TrInv: Frederic Russell, VP&SrTrInvO
James Dixon, VP&TO
TrOpers: Rob Moore, TrOpO

SUNBELT BANK & TRUST
P.O. Box 1656 74101
Tr/o$2 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, OK)

THE TRUST COMPANY OF OKLAHOMA
2840 East 51st St., Ste. 200
P.O. Box 35435 74153
918/744-0553
(Branch of Oklahoma City)
Paul H. Mindeman, Pres
TrInv: Andrew W. Brice, ExecVP
PersTr: James R. McKinney, SrVP
EmplBen: Patricia L. Penn, TO
Nb: D. Berry Miller, SrVP

UTICA NATIONAL BANK & TRUST CO.
P.O. Box 1559 74101
918/748-4035
Hd,Nb: Paul E. Kallenberger, SrVP&SrTO
PersTr,TrInv: Wm. E. Meyer, SrVP&TO
EmplBen: Jeanne Fisher, TO
TrOpers: Dianna McGuire, TOpO

Vinita

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer F 74301
918/256-7811 Tr$10 Mil
Hd: Ralph E. Day, Jr., VP&TO
TrOpers: Debra S. McGlasson, AsstTO

OKLAHOMA STATE BANK & TRUST CO.
P.O. Box 278 74301
918/256-5585 Tr$1 Mil
Hd: V. L. Buchanan, TO
Bill L. Tumbleson, AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

OREGON

Albany

CITIZENS VALLEY BANK
P.O. Box 985 97321
503/926-4221 Tr$16 Mil
Hd,PersTr,TrInv: William J. Crocker, SrTO&Mgr
CorpTr,Nb: Jack V. Rounsfell, TO
TrOpers: Patsy H. Peck, TOpO
EmplBen: Lorraine Adkins, AsstTO

Bend

FIRST INTERSTATE BANK OF OREGON N.A.
960 N. W. Wall St. 97701
503/388-0612
(Branch of Portland)
Bill Olsen, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 911 97709
503/382-4611
(Branch of Portland)
Mgr: R. W. Ager, AsstVP

Coos Bay

WESTERN BANK (Trust Dept)
P.O. Box 1720 97420
503/269-4228 Tr$16 Mil
Hd,TrInv,ComTrF: William C. Plese, VP&SrTO
PersTr: George F. Gage, TO
EmplBen,Nb: Jerry D. Sands, AsstVP&TO
TrOpers: Patricia V. Deming, AsstTO

Eugene

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 10566 97440
503/687-5955
(Branch of Portland)
Hd: Ralph C. Abreu, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 10308 97440
503/687-7758
(Branch of Portland)
Hd: D. A. Frosaker, Mgr&AsstVP

Klamath Falls

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 789 97601
503/883-4615
(Branch of Portland)
Hd: R. W. Mezger, VP-Forestry

Medford

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 580 97501
503/776-5605
(Branch of Portland)
Hd: Robert D. Diller, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: G. S. Josselyn, TO&AsstVP

Portland

BANK OF CALIFORNIA,NatAssn
407 S.W. Broadway 97205
503/225-2955 Tr$200 Mil
(Branch of San Francisco, CA)
Hd: Jess A. Rogerson, SrVP&Mgr
TrInv: Marvin J. Trachta, VP&IO
EmplBen: Larry J. Lee, VP&TO
Nb: Milton L. Chase, VP&TO
TrOpers: Nancy Driver, TOpO

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 2971 97208
503/225-2324 Tr$1.5 Bil
(Branches in Bend, Eugene, Medford & Salem)
Hd: Robert G. Murray, ExecVP
EmplBen,Nb,: Robert L. Belding, VP
CorpTr: Peter Cullen, TO
TrInv: Don Wolcott, VP
Chris Toronto, VP
TrOpers: Rick Meigs, VP
Tax: Garth Steltenpohl, VP
RE: Jim Wilson, VP
PersTr: Grant Stebner, TO
Colin Bain, TO

THE OREGON BANK
P.O. Box 2808 97208
503/222-7620 Tr$250 Mil
Hd: Robert L. Mitchell, SrVP
PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, AsstVP
EmplBen: Arthur W. Kriegsmann, AsstVP
TrInv: Robert T. Platt, VP
TrOpers: Louise Freeze, AsstVP

PACIFIC NORTHWEST TRUST COMPANY
101 Southwest Main St., Ste. 905 97204
503/295-6974 Tr$20 Mil
Hd,PersTr,EmplBen,Nb: Leroy J. Lundy, Pres
TrOpers: Janeen S. McArinch, VP&Sec

PACIFIC WESTERN BANK
P.O. Box 272 97207
503/790-7680 Tr$340 Mil
Hd: Hall Palmer, SrVP&ExecTO
PersTr: S. R. Brumley, VP&SrTO
ComTrF: Joanne Grim, TO
EmplBen: Gary Blanchard, VP&SrTO
TrOpers: Glenn Cook, SrTO
Nb: Kenneth Simpson, SrTO
RE: Mark Mowery, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
503/225-6588 Tr/o$1 Bil
(Branches in Bend, Eugene, Klamath Falls, Medford & Salem)
Hd: R. H. Lung, SrVP&ExecTO
PersTr: D. E. Fletcher, VP&TO
TrInv: S. V. Schuster, SrVP
CorpTr: J. A. Charno, TO
MtkgDiv: J. M. Clarke, SrTO
EmplBen: Marcia Bennett, VP&TO
TrOpers,TDP: C. E. Bateman, Jr., VP-Opers&TO
Nb: A. M. Gabel, SrTO
BusSvcsDiv: R. M. Janzik, VP&TO

★Salem

COMMERCIAL BANK
P.O. Box 428 97308
503/399-2993 Tr$60 Mil
Hd,EmplBen,Nb: Marvin Abeene, VP&TO
PersTr,TrInv,ComTrF,TrOpers: M. A. Hays, TO
EmplBen: Craig Stuvland, Dir-Mktg

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 13049 97309
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, TO

PIONEER TRUST CO.
P.O. Box 2305 97308
503/363-3136 Tr/o$100 Mil
Hd,PersTr,CorpTr,EmplBen: Alan Bennett, VP&TO
TrInv: S. H. Compton, Pres
G. Storie, AsstVP
ComTrF: G. M. Blair, TO
TrOpers,TrSvcs: Michael S. Compton, AsstVP&TO
Prob: S. Rollman, AsstTO
Taxes: S. C. Barnes, TrTxO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: J. A. Perry, VP&Mgr

The Directory of Trust Institutions is included in a T&E subscription!

PENNSYLVANIA

Allentown

THE FIRST NATIONAL BANK OF ALLENTOWN
Hamilton Mall at 7th St. 18101
215/439-4207 Tr/o$248 Mil
(Branch in Easton)
Hd: John P. Hanley, Jr., ExecVP
ComTrF,CorpTr: Leonard M. Rusinko, AsstVP
InvMgmt: Ronald R. Talcott, VP
TrInv: Jerome W. Hogan, VP
TrOpers: Karl Berger, AsstVP
Nb,EmplBen: Charles J. Bricker, VP
Tax: Richard Baab, AsstVP
Nb-PersTr: John B. McNally, TO

INDUSTRIAL VALLEY BANK & TRUST CO.
634 Hamilton Mall 18101
215/770-2019
(Branch of Jenkintown)
Hd: G. Allen Weiss, VP&TO

THE MERCHANTS NATIONAL BANK OF ALLENTOWN
702 Hamilton Mall 18101
215/821-7243 Tr$140 Mil
(Branch in Bethlehem)
Hd: J. S. Meminger, SrVP&SrTO
FinPlng: S. C. Courtright, VP&FPO
PersTr: J. E. Tremblay, VP&TO
Inv: D. Wise, VP&TrInvO
Pen: D. Skeath, VP&TPO
Tax: L. Stauffer, VP&TrTxO
TrOpers: K. M. Mote, TOpO
CorpTr: L. Hammel, CTO

Altoona

CENTRAL COUNTIES BANK
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
Mgr: J. Carl Haldeman, AsstVP&TrAdmO
Jean Harkless, TrAdmO

MIDSTATE BANK & TRUST CO.
1130 12th Ave. 16603
814/946-6700 Tr$272 Mil
(Branches in Philipsburg & State College)
Hd: John H. McGrail, VP
PersTr: Robert J. Scott, VP&TO
H. Randall Carper, TO
Benedict J. Resig, VP&TO
PersTr,CorpTr: Nancy R. Fogel, AsstVP,TO&AsstSec
TrInv: Ralph J. Davis, VP
EmplBenAdm: Carl W. Bechdel, TO
TrOpers: Robert R. Magill, TOpO
Marie A. Civiello, TOpO

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$13 Mil
Hd: Sally M. Bush, TO

Bala-Cynwyd

FIRST PENNSYLVANIA BANK,NatAssn
555 East City Line Ave. 19004
215/786-8830 Tr$3.774 Mil
(Branch of Philadelphia)
Hd: Harry R. Stainrook, ExecVP
AssetMgt: Courtney O. Anderson, SrVP
BusDev: James F. McHale, SrVP
PersSvcs: John C. Voss, SrVP
CorpTr,Fund/PlngSvc: Michael B. Vath, SrVP,Chm
InstlSvcs,TrOpers: Robert J. Walker, SrVP
StaffSvcs: John E. Renner, VP
TrCont: Gene A. Ramsbottom, VP

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR
25 Broadway 18013
215/588-0981 Tr$1.5 Mil
Hd: Ronald H. Cann, Pres
William M. Kessler, Csh&SrTO

Beaver

BEAVER TRUST CO.
Third & Insurance Sts. 15009
412/775-7800 Tr$40 Mil
Hd: William Angeloff, VP&SrTO
PersTr,EmplBen,Nb: Nicholas J. Rubino, AsstVP&TO
CorpTr,TrOpers: Elmer C. Kross, TO
TrInv: Olen C. Gibson, InvCoord

Bedford

JOHNSTOWN BANK & TRUST CO.
15522
814/623-6136
(Branch of Johnstown)

Bellefonte

MIDSTATE BANK & TRUST CO.
101 N. Allegheny St. 16823
814/355-5504
Nb: Roger D. Coplan, VP

Berwick

THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
717/752-3671 Tr$32 Mil
Hd: Arthur D. Champlin, Jr., VP&TO
TrOpers: Marlene Eckrote, AsstTO

Bethlehem

FIRST VALLEY BANK
One Bethlehem Plaza 18018
215/865-8629 Tr$125 Mil
Hd: Hudson S. Green, SrVP
PersTr: Robert F. Peuser, Jr., VP
CorpTr: John J. Bauer, Jr., TO
TrInv: John B. Shupe, VP
EmplBen: Joel G. Harpel, VP
TrOpers: Roy C. Miller, AsstVP
Nb: Douglas M. Watson, SrVP

THE MERCHANTS NATIONAL BANK
Guetter & W. Broad 18018
215/861-0802
(Branch of Allentown)
Hd: S. F. Tameler, VP&DevO

UNION BANK & TRUST CO. OF EASTERN PENNSYLVANIA
P.O. Box 2068 18001
215/861-1769 Tr$99 Mil
Hd,ComTrF,Nb: William L. Mannering, SrTO
PersTr: G. Malcolm Reid, TO
CorpTr,TrOpers: Rebecca A. Stanley, TOpO
TrInv: Edward A. Kramer, TrInvO
EmplBen: Myron R. Haydt, TO

Biglerville

GETTYSBURG NATIONAL BANK
Main Street
P.O. Box J. 17307
717/677-7141
(Branch of Gettysburg)
Douglas Pump, AsstCsh

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Mr. Charles J. Fowler, Director of Planned Giving
The Devereux Foundation, 19 S. Waterloo Road, Box 400, Devon, PA 19333
1-215-964-3022

PENNSYLVANIA (Cont'd)

Bloomsburg

BLOOMSBURG BANK-COLUMBIA TRUST CO.
11 W. Main St. 17815
717/784-1660 Tr$62 Mil
Hd,EmplBen,Nb: Gordon C. Boop, SrVP&TO
PersTr: Sharon Taylor, TO
CorpTr,ComTrF: J. Scott Atherton, TrAdm
TrInv: John R. Bryden, III, IO

Blue Ball

THE BLUE BALL NATIONAL BANK
State Rte. 23 & Township Rd. 17506
717/354-4541 Tr/o$17 Mil
Hd: John H. Phillips
Joseph A. Myers, TO

Boyertown

NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/367-6001 Tr$36 Mil
Hd: Rolland D. Ackelson, SrTrConslt
PersTr,TrInv,EmplBen,TDP: Rodney R. Kline, VP
CorpTr,ComTrF: Barbara J. Wasson, TO
TrOpers: Linda F. Bingham
Nb: John W. Davis, VP

Bradford

PENNBANK
71 Main St. 16701
814/362-5521
(Division of Titusville)
Hd: James I. Ross, VP

PRODUCERS BANK & TRUST CO.
50 Main St., P.O. Box 357 16701
814/368-3103 Tr/o$3 Mil
Hd: Wm. E. Sherman, Pres&AsstTO

Brockway

DEPOSIT BANK
1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Hd: Lloyd Johnson, AsstVP

SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Hd: William F. Reitz, AsstVP&Mgr

THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Bryn Mawr

THE BRYN MAWR TRUST COMPANY
801 Lancaster Ave. 19010
215/525-1700 Tr$210 Mil
Hd: Gay P. Gervin, SrVP
PersTr: Joseph H. Bachtiger, VP
TrInv: Robert Innis, VP
TrOpers: Martha Shaffer, TOpO
TrTax: Joseph Koscinski
Nb: Robert Franke, VP
Nb: Robert Whalen, VP

Burnham

RUSSELL NATIONAL BANK
111 North Logan Blvd. 17009
(Branch of Lewistown)

Butler

THE CITIZENS NATIONAL BANK OF EVANS CITY
Lewis & Hansen Aves., P.O. Box 139 16045
412/282-3440 Tr$18 Mil
Hd: Thomas J. Blechschmidt, SrVP&TO
EmplBen,TrOpers: Donna M. Weimer, AsstTO
TDP: Lee Ann Sychak

FIRST SENECA BANK & TRUST
364 Centre St. 16001
814/676-8666 Tr$250 Mil
(Branch of Oil City)
Hd: E. G. Heffelfinger, Jr., SrVP
TrOpers: Glenn R. Taylor, VP&TO
Nb: Paul H. Lackey, VP&TBDO

THE UNION NATIONAL BANK OF PITTSBURGH
160 S. Main St. 16001
412/287-1733
(Branch of Pittsburgh)
Hd: I. Keith Bell, TO

Camp Hill

THE COMMONWEALTH NATIONAL BANK
1510 Cedar Cliff Dr. 17011
717/780-3043
(Branch of Harrisburg)
Hd: Lois B. Copeland, SrTO

CUMBERLAND COUNTY NATIONAL BANK & TRUST
21st & Market Sts. 17011
717/780-2905 Tr$389 Mil
Hd,Nb: Robert M. Lane, VP&SrTO
PersTr,ComTrF,EmplBen: R. C. Kramer, AsstVP&TO
CorpTr: J. E. Davidson, AsstVP&TO
TrInv: Craig C. Dunn, AsstVP&TO
TrOpers: J. A. Smiley, AsstVP&TO

Carlisle

COMMONWEALTH NATIONAL BANK
1 North Hanover St. 17013
717/249-2414
(Branch of Harrisburg)
Hd: Robert K. Reitzel, VP&TrMgr
Barbara Kramer, TO

DAUPHIN DEPOSIT BANK AND TRUST CO.
2 W. High St. 17013
717/249-2323
(Branch of Harrisburg)
Hd: Ellis A. Piper, VP&TO

FARMERS TRUST CO.
1 W. High St. 17013
717/243-3212 Tr$57 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Dennis C. Caverly
PersTr,ComTrF,TrOpers: Jane F. Burke

Chambersburg

CHAMBERSBURG TRUST CO.
P.O. Box C 17201
717/263-9201 Tr$46 Mil
Hd: Robert L. Smith, TO
CorpTr: Mabel L. Werdenbaugh, AsstTO
Edwin P. Heckman, AsstVP&AsstTO

FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$24 Mil
Hd: Allen C. Rebok, SrTO
PersTr,CorpTr: Edna L. Armstrong, TO
TrInv,EmplBen: William M. L. Etter, Jr., TO
TrOpers: Judy V. Shade, Supv
Nb: Charles R. Porter

UNITAS NATIONAL BANK
P.O. Box 777 17201
717/267-1776
(Branch of Huntingdon)
David E. Kupinsky, Esq., TO

VALLEY BANK & TRUST CO.
P.O. Box 459 17201
717/263-2265 Tr$81 Mil
Hd: Sidney M. Palmer, Jr., ExecVP
TrOpers,PersTr: James P. Gordon, VP&TO
CorpTr,TrInv: Samuel W. Worley, VP&TO
EmplBen: Gordon M. Bankert, TO
Helen W. Weaver, TO

Clarion

FIRST SENECA BANK & TRUST CO.
551 Main St. 16214
814/226-6800
(Branch of Oil City)
Admin: James L. Russell, TO

Clearfield

CLEARFIELD BANK & TRUST CO.
11 N. Second St. 16830
814/765-7551 Tr$16 Mil
Hd: John L. Bailey, TO

COUNTY NATIONAL BANK
Market & Second Sts. 16830
814/765-9621 Tr$34 Mil
Hd: C. J. Peterson
EmplBen,TrOpers,Nb: L. W. Bodle

Coudersport

CITIZENS TRUST CO.
10 N. Main St. 16915
814/274-9150 Tr$5.5 Mil
(Branches in Emporium & Port Allegany)
Hd: E. S. Metzger, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: Thomas A. Maynard, TO
TrOpers: Dawn Newton, AsstTO

Danville

COMMONWEALTH BANK & TRUST COMPANY, NatAssn
101 Mill Street 17821
717/275-0490
(Branch of Williamsport)
Hd: David Sharp, TO

FIRST NATIONAL BANK
P.O. Box 279 17821
717/275-3740 Tr$3 Mil
Hd: Mrs. Mary I. Simington, AsstVP&TO

Doylestown

CONTINENTAL BANK
E. Court St. at Monument 18901
215/348-2966
(Branch of Norristown)
Hd: David H. Keller, Jr., VP

Du Bois

DEPOSIT BANK
P.O. Box 607A 15801
814/371-2345 Tr$63 Mil
(Branches in Brockway, Brookville & St. Marys)
Hd: D. Edward Chaplin, VP&SrTO
TrOpers: Janine K. Fennell, TO
Daniel J. Duttry, AsstTO

THE UNION BANKING & TRUST CO.
P.O. Box 247 15801
814/371-5500
Hd: P. F. Kearns, VP&TO
A. L. Nelson, Esquire, AsstTO

Easton

EASTON NATIONAL BANK & TRUST CO.
P.O. Box 271 18042
215/250-3470 Tr$66 Mil
Hd: Richard T. Baskin, SrVP&SrTO
PersTr: Donald C. Seagreaves, VP&TO
CorpTr,ComTrF,TrOpers: James S. Kressler, TO
TrInv: Rosemary M. Riola, AsstTrInvO
EmplBen: David W. Kidd, TO
Nb: Thomas W. Schreiber, VP&TO

LAFAYETTE TRUST BANK
P.O. Box 508 18042
215/250-2311 Tr$4 Mil
Hd: George F. Coffin, Jr., TO
Betty F. Williams, VP&AsstTO

Ebensburg

LAUREL NATIONAL BANK
P.O. Box 158 15931
814/472-8400 Tr$44 Mil
Hd: Lawrence T. Giannone, VP&TO
Luke Michelbacher, TrAdm
TrOpers: Arlene Allison, TOpSupv

Elizabethtown

COMMONWEALTH NATIONAL BANK
17022
717/367-1116
(Branch of Harrisburg)
Hd: Robert E. Sherk, VP&AdmMgr

FARMERS FIRST BANK
143 So. Market St. 17022
717/367-1156
(Branch of Lititz)
PersTr: Wendy L. Basehoar, TO
Nb: Stephen E. DiNovis, TO

Emporium

BUCKTAIL BANK & TRUST CO.
2 E. 4th St. 15834
814/486-3333 Tr$10 Mil
Hd: Catherine A. Emrick, VP&TO
Donna J. Holly, AsstTO

CITIZENS TRUST CO.
135 E. Fourth St. 15834
814/486-1112
(Branch of Coudersport)
Hd: Anthony Curcio, AsstTO

Ephrata

THE EPHRATA NATIONAL BANK
31 E. Main St. 17522
717/733-6576 Tr$21 Mil
Hd: Michael H. Peuler, TO
Carl L. Brubaker, AsstTO
Lillian H. Weidman, AsstTO

Erie

THE FIRST NATIONAL BANK OF PENNSYLVANIA
P.O. Box 769 16512
814/871-3751 Tr$235 Mil
(Branch in Meadville)
Hd: James H. Parr, ExecVP&TO
PersTr: Gary E. Garnavish, VP&TO
CorpTr: Florence M. Campbell, TO
TrInv: John F. Trettel, SrVP
EmplBen: James H. Thomas, VP
TrOpers: William S. Sapone, VP&TOpO
Nb: Wilbert L. Wagner, AsstVP

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$600 Mil
Hd: R. G. Imboden, ExecVP
PersTr: H. C. Iwig, VP
CorpTr: C. Harris, VP
TrInv: David Cullen, CFA&VP
EmplBen: James Galligan, AsstVP
TrOpers: Peter Reyburn, VP
Nb: Edward Damrau, VP

PENNBANK/ERIE
801 State Street
P.O. Box 60 16538
814/871-1811 Tr$163 Mil
Hd: M. Benton Mitcham, VP
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PersTr: Paul R. Dowds, TO
TrOpers,TDP: Denis L. Keffer, AsstTO

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Judy Mummert, TOpO
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EmplBen,Nb: Bruce T. Smith, VP&TO

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EmplBen: Charles Parsons, AsstTO
TrOpers: Diana L. James, TOpO
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PersTr,EmplBen,Nb: Daniel J. Steber, AsstTO
Catherine Stetz, AsstTO
CorpTr: James Fisher, AsstTO

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PersTr: Raymond T. Cameron, TO
Harry W. Heath, VP
TrOpers: John T. Shuey, Sec&Treas
Nb: V. B. Rudisill, AsstTO&AsstTreas

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Paula Kelley, AsstTO
TrInv: Bruce R. Erb, VP
TrInv: W. Jeffery Akers, IO

Honesdale

FARMERS & MERCHANTS BANK
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Kathleen Hunter, Csh&AsstTO

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717/253-3355 Tr/o$2.1 Mil
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717 Main St. 18431
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PersTr,CorpTr,EmplBen: John W. Startzel, TO
TrOpers,ComTrF,TrInv: Judith G. Fleming, TO

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814/643-0350 Tr$10 Mil
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TrOpers: Wm. A. Mrozowski, TO

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PersTr: Donald S. Mills, VP&TO
CorpTr,EmplBen: H. Frank Martin, Jr., VP&TO
TrInv,ComTrF: Willard N. Woolbert, VP&TO
TrOpers: G. William Rose, VP&TO

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Robert J. Fisher, VP&TO
Betty Rae Sheehan, VP&TO
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PersTr: Mildred W. Brown, TrAdm
Irene E. Miller, TrAdm

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PersTr: Christopher W. Kull, SrTO
TrInv: Daryl Girton, TrInvO
EmplBen: Richard J. Spangler, VP&TO
CorpTr: Tom L. Wolf, VP&CTO
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814/453-5711 Tr$625 Mil
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Hd: Ralph W. Dersham

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Hd: Thomas A. Elliott, Jr., TO

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EmplBen: Ray L. Baker, SrTO
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Nb: Paul H. Lackey, VP&TBDO
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EmplBen: James N. Wert, TO
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TrInv,ComTrF: Philip H. Brown, VP
EmplBen: Thomas C. McCoy, VP
Nb: Edward Touhill, VP

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(Branch of Norristown)
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Admin: Philip Cohen, VP
EmplBen: John C. Campbell, SrVP
Nb: Thomas J. Vischer, Jr., AdmVP

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CorpTr,EmplBen: P. Warinsky, TO
TrInv,ComTrF: Janet L. Stuart, VP&TO
TrOpers: Lisa Ruczynski, TOpO

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PersTr: Archibald Gentles, VP
CorpTr: Sally J. Jones, VP
TrInv: Charles E. Coqueron, SrVP
EmplBen: F. Joseph McDonald, SrVP
TrOpers: John E. Peiffer, VP
Nb: J. Thomas Dunlevy, SrVP
EstAdmin: Thomas J. Hayden, VP
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ComTrF,EmplBen,Nb: Hayden Evans, SrVP&TO

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CorpTr,EmplBen,ComTrF: Roseann Williams, AsstTO
TrInv,Nb: Roy A. Hamilton, Jr., VP&SrTO

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Dayton

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Hd: June Arnold, VP&TO

Dickson

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615/446-5151 Tr$2.5 Mil
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Church St. 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
TrOpers: Janelle C. Smith

Dyersburg

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Court & Main Sts. 38024
901/285-4410 Tr/o$40 Mil
Hd: William E. Estes, SrVP&SrTO
PersTr: Carolyn Akins, AsstVP&TO
TrOpers: Martha Hatch, AdmAsst
Nb: Doug Medlin

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901/286-7500 Tr/u$1 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK
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615/543-2265 Tr/o$1 Mil
Mrs. Marie McNeely, AsstTO

Fayetteville

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P.O. Box A 37334
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Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley Goodman, VP

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BANK OF GLEASON
P.O. Box 231 38229
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Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/859-9366 Tr$2 Mil
Hd: Marie W. Butterworth, SrVP&TO

Greeneville

COMMERCE UNION BANK GREENEVILLE
P.O. Box 777 37743
615/639-2181 Tr$4 Mil
Hd: John M. Morelock, AsstVP&TO
Sec: Pat Clowers

FIRST TENNESSEE BANK
206 N. Main St. 37743
615/639-8141
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne T. Stamey, TO

GREENE COUNTY BANK
P.O. Box 1120 37744-1120
615/639-5111
Hd: Herbert Whitfield, Pres

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Ann Haynes, TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$1.6 Mil
PersTr,CorpTr,ComTrF: Virginia Goodrum, TO
J. M. Therrell
John W. Clement
Bertie Warbritton

Jackson

FIRST AMERICAN NATIONAL BANK OF JACKSON
Main & Highland Sts. 38301
901/423-2265 Tr$36 Mil
Hd: J. H. Scott, VP&TO
PersTr,TrOpers,Taxes: Charles R. Harrison, AsstVP
Nb: Marguerite Holder, AsstVP

JACKSON NATIONAL BANK
P.O. Box 549 38302
901/422-9257 Tr$11.5 Mil
Hd: James C. Scott, VP&TO
CorpTr,TrOpers: Martha Peddy, AsstVP&TO

UNION PLANTERS NATIONAL BANK
P.O. Box 189 38302
901/422-9600
(Branch of Memphis)
Deborah Isbell, VP&TO

Johnson City

FIRST AMERICAN NATIONAL BANK-EASTERN
P.O. Box 1998 37601
615/282-1711
(Branch of Kingsport)
Mary Biggs, TO
Carolyn Cooper, AsstTO
Magretha Peters, TrAdmin

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 3007 CRS 37601
615/282-1791
Hd: Alan F. Lee, VP&TO
CorpTrAdm,PersTr: Suzanne T. Stamey, VP

HAMILTON BANK OF JOHNSON CITY
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615/928-6441 Tr$60 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
PersTr: Robert Allen, AsstTO
TrOpers: Jane Smith, VP&TO
Nb: Dan Pinckard

Kingsport

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615/229-0283 Tr$171 Mil
(Branches in Bristol & Johnson City)
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PersTr: John L. Campbell, SrVP
CorpTr: Carolyn Cooper, AsstTO
ComTrF: Scott Holtham, InvAsst
EmplBen: Steve Watts, Pen/PSO
TrOpers,TDP: Carolyn Prewitt

FIRST TENNESSEE BANK, NATIONAL ASSOCIATION
P.O. Box 239 37662
615/246-9311
Hd: Alan F. Lee, VP&TO
CorpTrAdmin: Suzanne T. Stamey, VP

Knoxville

FIRST AMERICAN NATIONAL BANK OF KNOXVILLE
P.O. Box 511 37901
615/521-5177 Tr$250 Mil
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TrInv: J. Robert Page, VP&TO
CorpTr: Sherry D. Speegle, TO
EmplBen: Cherry W. Koehler, EBO

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615/971-2191
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Hd,CorpTr: Bruce Mitchell
TrInv: Sam Bower

THIRD NATIONAL BANK IN KNOXVILLE
Market at Church
P.O. Box 2448 37901
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PersTr,EmplBen,EstSttlmt: Earl W. Johnson, TO

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PersTr: David Moore, TO
CorpTr: Bette Bacon, VP&TO
TrInv: Robert Killefer, SrVP&TO
EmplBen: Sharon Miller
TrOpers: Darlene Chapman
Nb: Hughes Clardy

Lewisburg

FIRST NATIONAL BANK
P.O. Box 427 37091
615/359-1515 Tr/u$1 Mil
Hd: Bill F. Garrett, SrVP&TO
Vivian H. Clift, SrVP&AsstTO

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Judy F. Rutherford, TO

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TrOpers: Mabel B. Topper, VP&TO

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PersTr: Wayne C. Marsh, VP
SpecAccts: William C. Wilson, VP
CorpTrSvcs: Yvonne Watson, VP
TrInv,ComTrF: William V. Pruett, Adv
TrOpers: O. Norris Avey, Jr., VP&TO
CorpTr: C. Douglas Kelso, III, VP
CorpTr,Nb: Nancy McKinnie
PersTr,Nb: Charles Gilliland

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CorpTr,TrOpers: Robert Garmon, VP
TrInv,ComTrF: Myron M. Mall, SrVP
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TrOpers: Jere Pierce, VP&TO

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EmplBen: Kent Coleman, AsstVP&TO

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TrCoun: Wm. A. Byrn, Jr., SrVP
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TrAdminHd: Alden Smith, Jr., 1stVP
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PersTr: C. W. Fite, Jr., VP&TO
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TrInv: Charles E. Winger, SrVP&TO
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P.O. Box 947 79226
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Coleman

COLEMAN BANK
P.O. Box 940 76834
915/625-2172
Hd: Gilliam T. Byrom, ExecVP&TO
Retamay Gaines, AsstVP&AsstTO
Mary Briggs, AsstVP&AsstTO

College Station

REPUBLICBANK A&M
P.O. Box 2860 77841
409/846-5721 Tr$10 Mil
Hd: B. L. Arrington, Jr., SrVP&TO
TrOpers: Ruth E. Easley, AsstTO

Colorado City

THE CITY NATIONAL BANK
P.O. Box 1031 79512
915/728-5221 Tr$2.7 Mil
William H. Hardwick, TO

Copperas Cove

COVE STATE BANK
P.O. Box 550 76522
817/547-7521
Hd: Carroll N. Sullivan, Jr.

Corpus Christi

CITIZENS STATE BANK
P.O. Box 9923 78469
512/888-7951 Tr$133 Mil
Hd: Donald L. Zimmerman, SrVP&SrTO
PersTr: Cheryl Whited, VP&TO
EmplBen: Gary Chesnut, VP&TO
TrOpers: Lois R. Gilliam, VP&TO

CORPUS CHRISTI NATIONAL BANK
P.O. Box 900 78403
512/881-6829 Tr$425 Mil
Hd: Walter R. Young, VChmBd&ChmTrCom
Nb,TrInv: Herbert Smith, VP&TrInvO
PersTr: Myrtle Hopkins, SrVP&TO
RE,FM&Ranch: Ronald Dickson, AsstVP&TO
EmplBen: Edward Reis, VP&TO
Est: Roger Powell, SrVP&TO
CorpTr: Gwen O'Brien, SrVP&TO
TrOpers,DataPrgrmng: Duke Davenport, VP&TO

FIRST CITY BANK OF CORPUS CHRISTI
615 Upper N. Broadway, P.O. Box 780 78403
512/886-6460 Tr$90 Mil
Hd: Roger L. Garrison, ExecVP&ExecTO
PersTr: Day Manley, VP&TO
PersTr: Charles Johnson, AsstVP&TO
CorpTr: Pam Stokes, AsstVP
TrInv: Charles A. Linn, VP&TrInvO
ComTrF,TrOpers: Nancy Hopperton, TOpO
Prob,EmplBen: David S. Brannon, VP&SrTO

THE INTERNATIONAL BANK
P.O. Box 4956 78408
512/888-4451
Hd: William R. Anderson, Jr., TO
TrInv: Gene R. Schade, ExecVP

PARKDALE BANK
P.O. 6409 78411
Tr$12 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
PersTr: Larry Wood, VP&TO
CorpTr: Virginia Thompson, TrAdm

TEXAS COMMERCE BANK-CORPUS CHRISTI
P.O. Drawer 749 78403
512/883-3621 Tr$100 Mil
Hd: Neal Powers, III, SrVP&SrTO
PersTr: Carley Ivy, VP&TO
EmplBen: Lynne G. Shannon, VP&TO
TrOpers: Mrs. Janice Crocker

Corsicana

INTERFIRST BANK CORSICANA,N.A.
P.O. Box 613 75110
214/874-4711 Tr$155 Mil
Hd: Gary D. Brown, ExecVP&TO
PersTr: Pat Carver, VP&TO
RE,Minerals: B. L. Sanders, III, SrVP&TO
ComTrF: Peggy Flynn, AsstVP&TO
Nb: Marsha Nelson, AsstCsh&AsstTO

THE MERCANTILE BANK
P.O. Box 761 75110
214/874-5661
Hd: Chester O. Sprinkle, Pres&TO

Dallas

ALLIED LAKEWOOD BANK
P.O. Box 140000 75214
214/823-9924 Tr$201 Mil
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PersTr,CorpTr,Est: Terrie Denson, AsstVP&TrCoun
CorpTr,EmplBen: Kenneth W. Ward, VP&TO
Gary Worthy, VP&TO
Charles Scroggins, AsstTO
TrOpers.TDP: Charles Holmes, VP&TO
TrOpers: Joe Rodanski, VP&TO

BANCTEXAS DALLAS
P.O. Box 568 75221
214/969-6362 Tr$200 Mil
Hd: John H. James, SrVP&Mgr
PersTr: Donald G. Williamson, VP&TO
CorpTr: Ronnie L. Lillard, VP&TO
TrInv: Fred D. Wahl, VP
EmplBen: Marvin J. Jaynes, SrVP&TO
TrOpers: Joe Kelly, TO

CULLEN/FROST BANK OF DALLAS,NatAssn
P.O. Box 1649 75221
214/742-2001 Tr$69 Mil
Hd: Richard W. Phillips, SrVP&TO
EmplBen: B. J. Burris, VP&TO
TrOpers: Marilyn Galambush, TOpO

FIRST CITY BANK OF DALLAS
First City Center
P.O. Box 661700 75266
214/939-8400 Tr$122 Mil
Hd: Herb Paul, ExecVP&SrTO
PersTr: Badger Robertson, VP&TO
CorpTr: Greg Hasty, AsstVP&TO
TrInv,ComTrF: John Davidson, SrVP&SrTrInvO
EmplBen: Douglass Womack, SrVP&TO
TrOpers: Jim Lummus, VP&TO
Nb: David Sharp, VP&TO

FIRST CITY BANK-EAST DALLAS
P.O. Box 28188 75228
214/328-9811
Hd: J. H. Brokaw, Pres

INTERFIRST BANK DALLAS,N.A.
P.O. Box 83773 75283
214/573-4678 Tr$6.5 Bil
Hd: W. Gordon Hobgood, Jr., ExecVP
Admin: Thomas D. Hogan, SrVP
TrInv: Daniel J. Forrestal, III, Pres&CEO,InterFirstInvMgmt
TrOpers: Karl J. Lombar, SrVP
Mktg: Lawrence H. Budner, SrVP&SrTO
PropMgmt: David H. Jones, SrVP

MH INVESTMENT COUNSEL, INC.
2600 LTV Tower 75201
214/748-4766
Donald L. Gosting, Jr., VP&RegMgr

TEXAS (Cont'd)

Dallas (Cont'd)

MERCANTILE NATIONAL BANK AT DALLAS
P.O. Box 225415 75265
214/698-6000 Tr$1.45 Bil
GpHd: James M. Spellings, VChm
TrHd: Eugene E. Weber, ExecVP&ExecTO
PersSvcs: James D. Kemp, SrVP
EmplBen: Frank B. Dunlap, 1stVP
CorpTr: Robert F. Ziemski, 1stVP
StkTrans: Lonnie G. Diggs, 1stVP
TrOpers: Robert H. Cooley, SrVP
TrInv: Hilton Hemphill, CEO&Pres (Mercantile Securities Corp.)
RE: Allen J. Anderson, CEO&Pres (Mercantile Realty Services Corp.)
Oil/Gas: H. Fenton Easterling, CEO&Pres (Mercantile Energy Corp.)

MERCANTILE NATIONAL BANK DALLAS
Funds Mgmt. Division
P.O. Box 225415 75265
Hd: James Spellings, VChm

MERCHANTS STATE BANK
5217 Ross Ave.
P.O. Box 64668 75206
214/821-9900
Jim Abair, TO

NORTH DALLAS BANK & TRUST CO.
P.O. Box 30037 75230
214/387-1300 Tr$16 Mil
Hd,PersTr,TrInv,ComTrF,Nb: William E. Olsen, SrVP&TrMgr
CorpTr,EmplBen: Martha Paschall, CTO
TrOpers: Aline Piper, TOpO

PRESTON STATE BANK
P.O. Box 12000 75225
214/363-1511 Tr$100 Mil
Hd: Robert W. Winn, ExecVP&TO
PersTr,Nb: John F. Carson, Jr., VP&TO
CorpTr,ComTrF,TrOpers: Jas. F. Nelson, Jr., VP&TOpMgr
EmplBen: Mrs. Wanda Green, TO

REPUBLICBANK DALLAS, REPUBLICBANK TRUST CO.
P.O. Box 241 75221
214/922-5833 Tr$6.3 Bil
Hd: R. S. White, Jr., ChmBd
PersFinSvcs: R. G. McKenzie, SrVP&TO
AssetMgt: H. Edward Anderson, SrVP&TO
EmplBen: Paul F. Brown, SrVP&TO
CorpTr: John L. Howard, SrVP&TO
RelocationSvcs: John C. Farrell, SrVP&TO
CorpBusDev: David J. Pittman, SrVP&TO
TrOpers: Jay Mossman, VP&TO
FinCont: James M. McDonald, VP&TO
Nb-Pers: John J. Patterson, VP&TO

REPUBLICBANK-GREENVILLE AVE.
7515 Greenville Ave. 75231
214/369-8400 Tr$10 Mil
Hd: James C. Shouse, TO

REPUBLICBANK OAK CLIFF
P.O. Box 4068 75208
214/948-2282 Tr$70 Mil
Hd: William G. Duff, SrVP&ExecTO
PersTr,ComTrF,Nb: Lynn K. Benton, VP&TO
EmplBen: James Lively, TO
TrOpers: Carolyn Gouge, AsstVP&TO

TEXAS AMERICAN BANK-DALLAS
P.O. Box 35207 75235
214/353-8272 Tr$120 Mil
Hd: Robert M. Turner, SrVP&ExecTO
PersTr: David H. Bishop, II, VP&TO
EmplBen: Paula A. How, VP&TO
CorpTr: Sam A. Sellers, SrVP&TO
TrOpers: Annette Jenkins

Dawson

FIRST BANK & TRUST COMPANY
P.O. Box 158 76639
817/578-1311
Hd: C. M. Newton, Jr., Pres&TO
Walker A. Lea, III, VP&AsstTO

Del Rio

DEL RIO NATIONAL BANK
P.O. Box N 78840
512/775-7541 Tr$1 Mil
Hd: James F. Fagan, SrVP&TO

Denison

INTERFIRST BANK DENISON,N.A.
300 W. Main St. 75020
214/465-2131 Tr$28.5 Mil
Joe E. Roewe, SrVP&TO

TEXAS AMERICAN BANK/DENISON N.A.
P.O. Box 341 75020
214/465-3030 Tr$30 Mil
Hd: Roy H. Poe, SrVP&TO
EmplBen: Annalou Bulger, AsstVP

Denton

FIRST STATE BANK OF DENTON
P.O. Box 100 76201
817/382-5421 Tr$35 Mil
Hd: Bob Woodin, VP&TO
Admin: Betty Barron, AsstTO

USBANK
P.O. Box 2226 76201
817/382-6701
Hd: Brack Shaver

Denver City

YOAKUM COUNTY STATE BANK
P.O. Box 1150 79323
806/592-2181 Tr$1 Mil
Hd: Ronald S. Simpson, Pres&TO
EmplBen: Robert Nichols

Dickinson

CITIZENS STATE BANK
P.O. Drawer A 77539
713/337-3565 Tr$3 Mil
Hd: R. D. Holcomb, Pres&TO
Robert S. Lindgren, VP&SrTO
TrOpers: N. E. Divers, Jr., VP&TO
Novis Neal, AsstTO

Dumas

FIRST STATE BANK
P.O. Box 1208 79029
806/935-7121
Hd: Weston Futrell

El Campo

FIRST NATIONAL BANK
P.O. Box 470 77437
409/543-3349
Hd: T. E. Melcher, Jr., Pres&TO

El Paso

AMERICAN BANK OF COMMERCE
P.O. Box 9697 79987
915/544-1420 Tr$65 Mil
Hd: Scott Flower, VP&TO
TrOpers: Laura Reese
Agueda Espinoza, AssocTO

EL PASO NATIONAL BANK
P.O. Drawer 140 79980
915/546-6501 Tr$300 Mil
Hd,Nb: Joe R. Ayres, ExecVP
PersTr: William C. Geyer, SrVP&TO
TrInv: James K. Ferguson, VP&TO
EmplBen: Stan W. Barnes, SrVP&TO
TrOpers: Robert Moreno, TO
RE,Oil,Gas&Min: Walker Beard, VP&TO

FIRST CITY NATIONAL BANK OF EL PASO
P.O. Box 1572 79948
915/545-5584 Tr/u$150 Mil
Hd: B. A. Frederick, SrVP&TO
TrAdmin: Charles ElBjorn, AsstVP&TO
AdmAsst: Teresa Simental
TrOpers: Barbara Janowski

STATE NATIONAL BANK
One State National Plaza 79901
915/546-4363 Tr$550 Mil
Hd: Edward A. Yopp, ExecVP
PersTr: Joseph N. Roth, VP&SrTO
Nb: Doris A. Ryan, VP&SrTO
TrInv,ComTrF: Robert E. Dymsza, SrVP
CorpTr: Grant G. Caldwell, VP&TO
EmplBen: Chris Rhoads, TO
TrOpers: Hector R. Gonzalez, VP&SrTO
Mktg: Pat Sandford, MktgMgr
RE,Farm&Rnch: Eugene Roth, VP&SrTO

Eldorado

FIRST NATIONAL BANK
P.O. Box 737 76936
915/853-2561
Hd: Jo Ed Hill, Pres&TO

Electra

ELECTRA STATE BANK & TRUST CO.
P.O. Box 1229 76360
817/495-2151 Tr/u$1 Mil
Hd: Jack E. Hollis, Pres&TO

Fort Stockton

FIRST NATIONAL BANK
P.O. Box 1329 79735
915/336-8541 Tr/o$1 Mil
Hd: Monte Brooks, Pres&TO
Bennie Blackwell, AsstTO&Csh

PECOS COUNTY STATE BANK
P.O. Box 1527 79735
915/336-3331
Hd: Harlan Lambert, Pres

Fort Worth

BANK OF COMMERCE
P.O. Box 17089 76102
817/332-3261 Tr$50 Mil
Hd: A. J. Lanford, SrVP&TO
Robert L. Mueller, VP&TO
Nancy Milburn, TO
Barbara Lawrence, TOpO

CONTINENTAL NATIONAL BANK
P.O. Box 910 76101
817/334-9422 Tr$250 Mil
Hd: Robert S. Patterson, ExecVP&SrTO
PersTr: Thomas B. Hightower, VP&TO
EmplBen: Stephanie A. Davis, VP&TO
TrInv: Frank G. Ganucheau, SrVP&TrInvO
TrOpers: H. Neal Shuman, TO

INTERFIRST BANK FORT WORTH, N.A.
P.O. Box 1317 76101
817/390-6901 Tr$1.65 Bil
Hd: Don Jancosek, ExecVP
PersTr: Robert E. Scott, SrVP&TO
CorpTr: John C. Stohlmann, VP&TO
TrInv: Jim edfearn, VP&IO
EmplBen: Sam Van Steenbergh, VP&TO
TrOpers: Donald R. Smith, VP&TO
Nb: William P. Cranz, Jr., SrVP
RE: Gerald Hartman, VP&TO
Farm&Rnch: Robert B. Walsh, VP&TO
Minerals: Billy Ray Henson, VP&TO

REPUBLICBANK RIDGLEA
P.O. Box 9170 76107
817/737-3111 Tr$7 Mil
Hd: Rod Hailey, VP&TO

TEXAS AMERICAN BANK/FORT WORTH
P.O. Box 2050 76113
817/338-8011 Tr$2.26 Bil
Hd: Bruce Petty, ExecVP&TO
TrOpers: D. Eugene Carroll, SrVP&TO
PersTr: Robert Lansford, SrVP&TO
CorpSvcs: John Rupley, VP&TO
TrInv,ComTrF: Harold M. Achziger
EmplBen: Robert Turner, VP&TO
PropMgmt: Joe T. Lenamon, SrVP&TO
Nb: Gary C. Nelson, SrVP&TO
Farm&Rnch: Thomas L. Woodward, VP&TO
Minerals: Donald E. Howard, VP&TO
RE: Bob Little, VP&TO

TEXAS COMMERCE BANK-FT. WORTH
P.O. Box 1290 76101
817/336-9661 Tr$50 Mil
Hd,TrInv,Nb: Joe C. Benson, SrVP&TO
EmplBen: Jim Palmer, AsstVP&TO

Fredericksburg

TEXAS AMERICAN BANK/ FREDERICKSBURG,N.A.
155 E. Main St. 78624
512/997-2166 Tr/u$3 Mil
Hd: Perry M. Woerner, VP&TO

Gainesville

FIRST STATE BANK
P.O. Drawer A 76240
817/665-1711 Tr$9.5 Mil
Hd: Keith Russell, VP&TO
Linda Ritcherson, AsstTO

GAINESVILLE NATIONAL BANK IN GAINESVILLE
76240
817/668-8531 Tr/a$12 Mil
Hd: Omie F. Sherrill, SrVP&SrTO
Davelyn Neidhardt, TO

Galveston

INTERFIRST BANK GALVESTON,N.A.
P.O. Box 1500 77553
409/763-6561 Tr$180 Mil
Hd: Michael C. Doherty, SrVP&SrTO
PersTr: Charles Baer, VP&TO
EmplBen: Larry A. Dundee, TO
TrOpers: Greg Gatlin

MOODY NATIONAL BANK OF GALVESTON
P.O. Box 1139 77553
409/765-5561
Hd,PersTr,Nb: Elmo J. Henske, SrVP&SrTO
W. MacInerney, VP&TO
PersTr: Michael G. Barrow, VP&TO
TrOpers: Brenda Zittle, AsstTO

UNITED STATES NATIONAL BANK
P.O. Box 179 77553
409/763-1151 Tr$186 Mil
Hd: L. O. Kauffman, ExecVP&ExecTO
CorpTr: Dorothy J. Baker, AsstTO
EmplBen,Nb: Freddie B. Meier, SrVP&SrTO
TrOpers: Katherine Konkel, TO

Garland

REPUBLICBANK GARLAND
P.O. Box 461228 75046
214/494-1414 Tr$23 Mil
Hd: Dan H. Florence, SrVP&TO
TrInv,CorpTr: Ginger Cheshier, AsstVP&TO
EmplBen: Nancy Lytle, TrAdmO

Gonzales

GONZALES BANK
508 St. Louis St. 78629
512/672-7551
Hd: Lou Glass, AsstCsh

Graham

FIRST NATIONAL BANK
623 Elm St. 76046
817/549-2040 Tr/a$1 Mil
Hd: James W. Smith, ExecVP&TO
TrOpers: Ida Kirby

GRAHAM NATIONAL BANK
P.O. Box 450 76046
817/549-3434 Tr$5 Mil
Hd: Ted Boedeker

Greenville

CITIZENS NATIONAL BANK
2600 Wesley St. 75401
214/455-0990 Tr/u$1 Mil
Hd: Helen Dunobin, VP
Charles Roberts, VP&TO

INTERFIRST BANK GREENVILLE,N.A.
P.O. Box 1044 75401
214/455-2530 Tr$1 Mil
Hd: James F. Taggart, Pres

Gruver

GRUVER STATE BANK
Fourth & Main Sts. 79040
806/733-5061 Tr$1 Mil
Hd: Kenneth Irwin, Pres&TO

Harlingen

HARLINGEN NATIONAL BANK
P.O. Box 871 78550
512/423-6420
Hd: Michael H. Shapiro, VP&SrTO

INTERFIRST BANK HARLINGEN, N.A.
P.O. Box 471 78550
512/423-4530 Tr$40 Mil
Hd,TrInv,Nb: Douglas H. Miller, SrVP&TO
PersTr: Kevin Davis, TO
CorpTr,TrOpers: Thelma Rusland, TO
EmplBen: Mike Hagg, VP&TO

Henderson

CITIZENS NATIONAL BANK
P.O. Box 1009 75653
214/657-8521 Tr$28 Mil
Hd: Alfred Wylie, SrVP&TO
Linda Graham, AsstVP&TO

Hereford

FIRST NATIONAL BANK
P.O. Box 593 79045
806/364-2435
Hd: Jack Wilcox, VP&TO

Hondo

HONDO NATIONAL BANK
P.O. Box 340 78861
512/426-3355
Hd: William F. Wallace, Jr.
Henry M. Finger, VP&TO

Houston

ALLIED BANK OF TEXAS
P.O. Box 4441 77210
713/224-6611 Tr$700 Mil
Hd: Harry W. Simms, SrVP&SrTO
PersTr: Don Debenport, VP&TO
CorpTr: Margaret Moore, AsstVP&CorpTO
TrInv: William R. Taylor, VP&TrInvO
EmplBen: Stephen M. Britland, VP&TO
TrOpers: Rita Bishop, TOpO

BANK OF ALMEDA
P.O. Box 45569 77245
713/433-5623 Tr/u$1 Mil
Hd: Mike Lewis, VP&Cont

BANK OF THE SOUTHWEST,NatAssn
P.O. Box 2629 77001
713/751-6100 Tr$770 Mil
Hd: John T. Cooney, ExecVP&SrTO
PersTr: R. Sells Neuhaus, SrVP&TO
CorpTr: J. Chris Matthews, VP&TO
TrInv: Raymond H. Diggle, SrVP&TO
ComTrF: Cyrus A. Reeder, VP&TO
EmplBen: Carl W. Pitschmann, VP&TO
TrOpers: Glen Pagel, VP&TO
Nb: Scott B. Badger, VP&TO
Est: David V. Boone, VP&TO

CULLEN CENTER BANK & TRUST
P.O. Box 1315 77251
713/652-7600 Tr$200 Mil
Hd: Dahl Marshall, ExecVP&ChmTrCom
PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, VP
Robert B. McAsham, III, VP
EmplBen: Steven G. Marget, SrTO
TrOpers: Peggy Kutac, VP&TOpO
Gary Prestopino, TrInvO
Nb: Michael L. Dougherty, SrVP&TO

EAGLE MANAGEMENT & TRUST CO.
2001 Kirby Dr., Ste. 1200 77019
713/488-8847 Tr$1 Bil
Hd,Nb: Homer L. Luther, Jr., Chm
PersTr,ComTrF: John S. Bace, SrVP
CorpTr: Monroe Luther, Pres
TrOpers: Gary Chumbley

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TEXAS (Cont'd)

Houston (Cont'd)

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713/658-7644 Tr$3.2 Bil
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PersTr: Dee Mifflin, SrVP&TO
TrInv: Graham Stellwagon, SrVP&TO
ComTrF: Vickie W. Fletchall, VP&TO
EmplBen: R. Steve Taylor, SrVP&TO
TrOpers: Robert Wells, VP&TO
Nb: Mike Dann, VP&TO

HERITAGE TRUST COMPANY
1100 One Allen Center 77002-4870
713/757-0842
Hd,Nb: Lucian L. Morrison, Jr., Pres
PersTr: Janet M. Hill, VP&TO
Est: Sue J. Prejean, VP&TO
TrOper,EmplBen: Stephanie L. Crippen, VP&TO
TrInv: S. Jacquelyn Padfield, VP&TO

INTERFIRST BANK FANNIN
P.O. Box 20008 77025
713/790-1000 Tr/a$58 Mil
Hd: William L. Stein, Pres&CEO
PersTr,TrInv,ComTrF,Nb: Pete Fisher, ExecVP
CorpTr: Brent Bike, VP
EmplBen: Frances Slott, AsstVP
AsstMgmt,PersTr: Robert J. Biehl, VP&Mgr
PersTr: Linda Brown, VP
Dennis A. Young, VP

INTERFIRST BANK HOUSTON,N.A.
P.O. Box 2555 77252-2555
713/652-6515 Tr$445 Mil
Hd: Britt D. Davis, ExecVP&SrTO
PersTrGp: Mark B. Ferris, SrVP&TO
CorpSvcsGp,EmplBen: Karen J. Cole, SrVP&TO
Nb: H. Bradbury Foster, VP&TO
TrRE: Nolan E. Fry, Jr., VP&TO
CorpTr: George R. Hamilton, VP&TO
EmplBen: James E. Phelps, VP&TO
TrOpers: Richard J. Biros, VP&TO

KANALY TRUST CO.
4550 Post Oak Place 77027
713/626-9483 Tr$200 Mil
Hd: E. Deane Kanaly, Pres
PersTr: William D. Cunningham
CorpTr,FinCoun: Steven P. Kanaly
TrInv: J. David Edwards
EmplBen: Janet L. Miller
TrOpers,Nb,Est: John L. Cook
TDP: Will Terry

MH INVESTMENT COUNSEL, INC.
333 Clay Street, Ste. 4000 77002
713/658-8111
Jules E. Schneider, Jr., VP

PROVIDENCE TRUST COMPANY
1502 Augusta, Ste. 240 77057
713/266-2654 Tr/u$10 Mil
Hd: Robert M. Blaine, Jr., Pres

REPUBLICBANK HOUSTON
700 Louisiana St. 77002
713/247-6558 Tr$1.4 Bil
Hd: Richard S. White, Jr., ExecVP
PersTr: David C. Sharman, VP&TO
CorpTr: John L. Howard, SrVP&TO
TrInv: Asa L. Blankenship, SrVP&TO
EmplBen: Paul F. Brown, SrVP&TO
TrOpers: Thomas B. Hortenstine, AsstVP&TO
Nb: David Sone, SrVP&TO

REPUBLICBANK TRUST COMPANY SPRING BRANCH
8800 Katy Freeway 77024
713/827-7074 Tr/a$14 Mil
Hd: Walter R. Berger, VP&TO
PersTr: Patrick Weaver, TO

RIVER OAKS TRUST CO.
2001 Kirby Drive 77019
713/526-2211 Tr$305 Mil
Hd: James F. Hurley, Pres
PersTr: Charles L. Ehrhardt, III, SrVP&TO
CorpTr,EmplBen: Ken G. Altvater, VP&TO
TrOpers: Thomas J. Radigan, Jr., SrVP&TO
Nb: Kenneth W. Ostrowski, VP&TO
TrInv: Eugene A. Schwinger, Pres
TrInv,ComTrF,EmplBen: Rudy M. Thomas, VP

TEXAS COMMERCE BANK,NatAssn
P.O. Box 2558 77252
713/236-4466 Tr$3.7 Bil
Hd: William H. Davis, ExecVP&ExecTO
PersTr,Nb: William A. Swank, ExecVP&TO
ComTrF,TrInv: Geoffrey P. Raymond, SrVP&CIO
EmplBen,Nb: John Kesner, SrVP&TO
CorpTr,TrOpers,Nb: Richard L. Melton, SrVP&TO

Huntsville

FIRST NATIONAL BANK
1300 11th, P.O. Box 659 77340
409/295-5701 Tr$5 Mil
Hd: Shelly Mathis
TrInv: Dave Channell

HUNTSVILLE NATIONAL BANK
77340
409/295-3701 Tr$1.75 Mil
Hd: T. W. Keeland, ChmBd,Pres&TO
TrOpers: Ginger Allen, AsstTO

Irving

TEXAS COMMERCE BANK-IRVING
P.O. Box 1285 75060
214/254-8121 Tr$24 Mil
Hd,Nb: Daniel W. Klein, ExecVP&Mgr
Admin,TrOpers: Janice Bruner, VP&TO
EmplBen,TrInv: J. Randall Farrow, AsstVP

Kerrville

CHAS. SCHREINER BANK
P.O. Box 1030 78028
512/896-3111 Tr$39 Mil
Hd,TrInv,Nb: Jim W. Westbrook, VP&TO
PersTr,CorpTr,EmplBen: Randle R. Williams, VP&TO
TrOpers,ComTrF: Wes Dorman, TO

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy.
P.O. Box 1308 78028
512/896-2424 Tr$19 Mil
Hd: Kittredge Werlein, SrVP&TO
TrOpers: Sandy Bechwina, TrAdm

La Grange

THE FIRST NATIONAL BANK
141 West Colorado St. 78945
409/968-3136 Tr/u$1 Mil
Hd: Virginia Schroeder, Pres

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$7.6 Mil
Hd: Dallas W. Woods, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78042
512/722-7611 Tr$7.633 Mil
Hd: Arnold Cisneros, VP&TO

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$65 Mil
Hd: Richard N. Hansen, SrVP
A. B. Barrera, SrVP&SrTO
Joaquin Romero, Jr., VP&TO
TrOpers: Fran L. Sherwood, AsstVP&TO
Norma Machado, AsstVP&TO
Laura Ramirez, AsstCsh

UNION NATIONAL BANK
P.O. Box 699 78040
512/724-8081 Tr$4.337 Mil
Hd: Ray Shaw, AdmTO

League City

LEAGUE CITY BANK & TRUST
303 E. Main St.
P.O. Box 759 77573
713/332-1541 Tr$20 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpers: N. Ed Divers, VP&TOpO
Admin: Dee W. Bornell, AdmO

Levelland

FIRST NATIONAL BANK
P.O. Drawer F 79336
806/894-3101 Tr$11.5 Mil
Hd: Bob Veretto, ExecVP&TO

TEXAS AMERICAN BANK/LEVELLAND
P.O. Drawer L 79336
806/894-6111 Tr$8 Mil
Hd: Tim Cooper, TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 752 77575
409/336-6471 Tr/u$3 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

EAST TEXAS BANK & TRUST CO.
P.O. Box 5818 75608
214/759-2701 Tr/u$1 Mil
Hd,PersTr: Melvin Jordan, VP,Csh&TO

FIRST NATIONAL BANK
P.O. Box 2432 75601
214/753-2622 Tr$33 Mil
Hd: W. R. Blackwell, SrVP&TO

LONGVIEW BANK & TRUST CO.
P.O. Box 3188 75606
214/753-7681 Tr$1.25 Mil
Hd: Dale Hamilton, VP

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$52 Mil
Hd: E. H. Elliott, VP&TO
PersTr: John Cammack, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Wade Wilson, VP&TO

FIRST NATIONAL BANK
P.O. Box 1241 79408
806/765-8861
Hd: Joe Dale Bryan, SrVP&TO
PersTr: Steve Exter, VP&TO
Stuart Robertson, AsstVP&TO
Paula Johnson, AsstTO
TrInv: Amon Proctor, VP&TrInvO
EmplBen: Suzanne Meyer, AsstVP&TO
Wanda Mainbourg, TO
ComTrF,TrOpers: Jim Morton, AsstVP&TOpO
Nb: Bill Leavell, TrMktgO

REPUBLIC BANK LUBBOCK,N.A.
P.O. Box 1469 79408
806/762-8800 Tr$136 Mil
Hd,TrInv: Harry A. Knight, SrVP&TO
PersTr: James R. Garrison
Joyce Cozzens
EmplBen,TrOpers: Carole Lyons

TEXAS COMMERCE BANK,NatAssn
P.O. Box 841 79408
806/763-3471 Tr$25 Mil
Hd: Walter Taylor, SrVP&TO
PersTr: Jeanelle Ward, VP&TO
TrOpers: Sherry Burger, TOpO

Lufkin

FIRST CITY NATIONAL BANK OF LUFKIN
P.O. Drawer 789 75901
409/632-4411 Tr$40 Mil
Hd: M. F. Zeagler, SrVP&TO
TrOpers: Tommy Rainey, VP&TO

REPUBLICBANK LUFKIN
P.O. Box 410 75901
409/639-8328 Tr$72.5 Mil
Hd,PersTr: Karl E. Lemke, SrVP&TO
PersTr: Roland L. Gerth
EmplBen: Lindon L. Baker
TrOpers: Jackie Whitaker

Mansfield

MANSFIELD STATE BANK
P.O. Box 619 76063
817/473-9311
Hd: Larry Kilgore, Pres

Marshall

MARSHALL NATIONAL BANK
101 E. Austin St. 75670
214/938-7781 Tr$33 Mil
Hd: Jonathan A. Moore, SrVP&ExecTO
PersTr: T. R. Jackson, VP&SrTO
TrInv: C. C. Brassell, Jr., VP
TrOpers: Ada Watson, AsstVP&TO

McAllen

McALLEN STATE BANK
P.O. Box 1300 78502
512/686-1733 Tr$95 Mil
Hd: Robert G. Williams, ExecVP&TO
PersTr,EstAdm: Mary L. Henry, AsstTO
Pers&InsTr,Gd: H. Ray Lewis, AsstTO
TrOpers,Pers&CorpTr: R. Geof Naugle, AsstVP&AsstTO
PersTr,Taxes: Marijean Terry, AsstVP&AsstTO
EmplBen: Maria Vidal, EBO

TEXAS COMMERCE BANK-McALLEN,NatAssn
P.O. Box 1000 78502
512/682-2401 Tr$55 Mil
Hd: Stafford W. Burroughs, SrVP&SrTO
PersTr,ComTrF,Nb: Nita Calvert, VP&TO
TrOpers: Amy Nelson, AsstTO
EmplBen: Donna Dudek, EmplBenAdm

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr$2.7 Mil
Hd: William Zacharias, Chm&TO
Gordon Gardner, Pres&TO
Mike Beard, TO

McKinney

TEXAS AMERICAN NATIONAL BANK/ McKINNEY
P.O. Box 430 75069
214/542-1261 Tr$5 Mil
Hd,PersTr,TrInv,TrOpers,Nb: J. L. Bradshaw, ExecVP&TO
TrOpers: R. W. Winders, SrVP&TO

Midland

FIRST CITY NATIONAL BANK OF MIDLAND
P.O. Box 10966 79702
915/685-5300 Tr$292 Mil
Hd,Nb: J. K. Jones, SrVP&TO
TrInv,ComTrF: R. Powers Duvall, CFA,VP&TrInvO
EmplBen: Jeff Scribner, TO
PersT&E: Charles Greene, VP&TO
TrOpers: Dan Sellers, VP&TO
RE: Don L. Parks, VP&TO
Oil&Gas: Will Hall, VP&TO

REPUBLICBANK FIRST NATIONAL MIDLAND
P.O. Box 270 79702
915/685-2000 Tr$464 Mil
Hd: Bill J. Hill, ExecVP
PersTr: David Lindemood, VP&PerAdmMgr
Est: John A. Bates, VP&EstAdmMgr
CorpTr: Cal White, VP&CorpSvcsMgr
TrInv: Bill Brown, VP&TrInvO
TrRE: Robert Boothe, VP&TrPropMgr
TrOpers: Norm Cass, VP&TOMgr

TEXAS AMERICAN BANK/MIDLAND
P.O. Box 3118 79702
915/683-5281 Tr$30 Mil
Hd: Thomas M. Bruner, ExecVP&TO
EmplBen: Les Dean, AsstVP&TO
TrOpers: Richard E. Dunnan, AsstVP&TOpO

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75455
214/572-9881 Tr/o$2.1 Mil
Hd: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Jonice Crane, ExecVP
EmplBen,TrOpers: Harry Sivess, VP&TO

INTERFIRST BANK MT. PLEASANT,N.A.
P.O. Box 71 75455
214/572-9811 Tr$3 Mil
Hd,PersTr,TrOpers,Nb: Margaret Spann, TO
TrInv,Nb: John G. Tolbert, ExecVP&TO

Muleshoe

MULESHOE STATE BANK
P.O. Drawer K 79347
806/272-4561
Hd: Bob Finney, Pres

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75961
409/569-8251 Tr$7.5 Mil
Hd: T. E. Choate, Pres&TO
Thos. W. Baker, Chm&SrTO
Jackie Prince, VP&TO
Michael C. Haas, TOpO
Patty Pierce, AsstTO

FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr$1 Mil
Hd: A. L. Mangham, Jr., Pres&CEO
Leon Dorsey, VP

STONE FORT NATIONAL BANK
P.O. Drawer 988 75963-0988
409/564-4624 Tr$3 Mil
Hd: Michael Mitchell, Pres
Fay George, AsstTO

Navasota

FIRST NATIONAL BANK
P.O. Drawer 551 77868
409/825-6401
Hd: Benton Dedmon

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS,N.A.
P.O. Box 251 78130
512/625-7541 Tr$25.2 Mil
Hd: R. Al Leach, VP&TO

Odessa

BANK OF THE SOUTHWEST-ODESSA
P.O. Box 2632 79760
915/368-8243 Tr$75 Mil
Hd: Toby G. Tripp, ExecVP&TO
HdTrDept: Larry Riley, VP&Mgr
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Sidney Armentrout, TOpO
EmplBen: Marci Whisenant, TO
Admin: Mary Jane Smith, AsstVP&TO

INTERFIRST BANK ODESSA, N.A.
P.O. Box 4798 79760
915/335-7200 Tr$76.2 Mil
Hd: Larry Melton, SrVP&SrTO
PersTr: Carolyn Stockton, VP&TO
Sara Ferguson, TO
EmplBen: Joan Johnson, VP&TO
TrOpers: John Shepherd, AsstVP&TOpO

FIRST STATE BANK OF ODESSA N.A.
1330 E. 8th
P.O. Box 634 79760
915/332-0141 Tr$24 Mil
Hd,PersTr,EmplBen,TrInv,Nb: Dan Mosley, VP&TO
PersTr,TrOpers: Florence Blevins, TO
EmplBen: Connie Jones, TO

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$74 Mil
Hd: LaDoyce Lambert, ExecVP
EmplBen: Jean Dwyer, VP
TrOpers: Helen Jo Stubblefield, TO

Orange

COUNTY NATIONAL BANK
P.O. Box 1029 77630
409/883-9367 Tr/u$1 Mil
Hd: B. W. Briggs, Pres&TO
TrOpers: Mrs. Elrita Eikenhorst, Csh

UNITEDBANK-ORANGE
P.O. Box 969 77630
409/886-7424 Tr$1.8 Mil
Hd: S. O. Stoffer, VP&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$4 Mil
Hd: David G. Bucher, VP&TO

ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$4 Mil
Hd: Mrs. Nevard Coleman, TO

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
Hd: Bruce E. Julian, SrVP&TO

Plainview

CITY NATIONAL BANK OF PLAINVIEW
P.O. Box 1180 79072
806/293-1311 Tr$11.8 Mil
Hd: Mack Hunter, SrVP&ExecTO
TrAdmin: Susan Hinton, AsstTO
TrAdmin: Tommy McMillan, AsstTO
Paul Leach, VP

FIRST NATIONAL BANK
P.O. Box 580 79072
806/293-5381 Tr$3 Mil
Hd: David Wilder

HALE COUNTY STATE BANK
P.O. Box 970 79072
806/293-3635 Tr$7.8 Mil
Hd: Leota Thornton, VP&ExecTO

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TEXAS (Cont'd)

Port Arthur

ALLIED MERCHANTS BANK
P.O. Box 400 77640
409/985-8851 Tr$25 Mil
Hd: Richard S. Cardner, VP&SrTO
PersTr: Nadine Kebodeaux, AsstTO
TrOpers: Linda Stevenson, AsstTO

FIRST NATIONAL BANK
P.O. Box 729 77641-0729
409/983-5601 Tr$20 Mil
Hd,Nb: John Hilficker, SrVP&TO
PersTr,EmplBen,TrOpers: Merle Duplantis, TO

SABINE BANK
P.O. Box 3317 77640
713/982-5741, Ext. 238 Tr/u$1 Mil
Hd,Nb: Charles A. Thompson, SrVP&TO
TrOpers: Virginia Lalonde, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr/u$1 Mil
Hd: W. H. Bauer, Jr., Pres&TO
W. F. Tanner, SrVP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$5 Mil
Hd: James McSpadden, ExecVP&TO

Quanah

SECURITY NATIONAL BANK
P.O. Box 389 79252
817/663-2768 Tr/u$1 Mil
Hd: James P. Tapp, Pres&TO
Weldon Tabor, Chm

Ralls

SECURITY STATE BANK & TRUST CO.
P.O. Drawer AA 79357
806/253-2511 Tr$5 Mil
Hd: Gene McLaughlin, Pres
TrOpers: Brenda Beshirs

Richardson

BANCTEXAS RICHARDSON,N.A.
P.O. Box 827 75080
214/235-1201 Tr$20 Mil
Hd,PersTr,CorpTr: Stephen B. Brown, VP&TO
EmplBen,TrOpers: Pat Cole, AsstTO

FIRST CITY BANK OF RICHARDSON
P.O. Box 308 75080
214/231-7171 Tr$11 Mil
Hd: Donna Norton, VP&TO
TrOpers: Carole Lynch

Richmond

REPUBLICBANK RICHMOND
P.O. Box 579 77469
713/342-3736
Hd: Robert L. Ruehman, Pres
A. E. Myers, SrTO
E. W. (Blair) Myska, TO

Rockwall

FIRST STATE BANK
P.O. Box 98 75087
214/722-5353 Tr/u$1 Mil
Hd: Johnnie W. Ray
EmplBen: David L. Cook

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76901
915/655-0561 Tr/o$125 Mil
Hd: Don Parker, ExecVP
PersTr: William F. Collins, VP&SrTO
PersTr: Lynn Jonas, AsstTO
PersTr: Bettye Morrow, VP&TO
EmplBen: Rhea Cooke, VP&TO
TrOpers: Marcia Johnson, TO
Nb: Pierce Hoggett, VP&TO

FIRST CITY NATIONAL BANK
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Evelyn R. Richardson, TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$67 Mil
Hd: Spencer Kissell, SrVP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin,EmplBen: David Saultz, AsstVP&TO
William Richie, Jr., AsstTO
Nancy Schraer, AsstTO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$2.5 Mil
Hd: Arch Black, Pres

San Antonio

ALAMO NATIONAL BANK
P.O. Box 900 78293
512/271-8632 Tr$183 Mil
Hd: Fred C. Groos, Jr., SrVP&SrTO
PersTr: John M. Oppenheimer
TrInv: Stuart Wester
TrOpers: Yolanda Moran
EmplBen: Willis N. Terry

FIRST CITY BANK-CENTRAL PARK
P.O. Box 32367 78284
512/341-4641 Tr$17 Mil
Hd: Raymond R. Fletcher, SrVP&TO
TrOpers: Sheryle K. Zaitz, AsstVP&TO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4431 Tr$1.21 Bil
Hd: Richard Kardys, SrVP&ExecTO
PersTr: Fred C. Davis, Jr., SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
EmplBen: Charles A. Thompson, VP
TrOpers: Karen Smith, VP
Nb: David W. Finger, SrVP
Tax: C. LaMar Gemberling, VP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$70 Mil
Hd,ComTrF,TrInv,Nb: John M. Heard, SrVP
TrOpers: Janet Matejek, AsstTO
EmplBen. Joyce Simmons, AsstTO
PersTr,TDP: Robert G. Munroe, VP

INTERFIRST BANK SAN ANTONIO,N.A.
P.O. Box 1120 78294
512/223-1212 Tr$22 Mil
Hd: H. Earl Rettig, ExecVP&SrTO
TrAdm: Patricia M. O'Neil, VP&SrTO
PersTr: Wendelyn Wilkes, VP&TO
EmplBen: Carlo F. Presti, VP&TO
TrOpers: Gene Runnels, AsstVP&TO

NATIONAL BANK OF COMMERCE OF SAN ANTONIO
P.O. Box 121 78291
512/225-2511 Tr$912 Mil
Hd: John M. Johnston, ExecVP&ExecTO
EstAdmin,Pers&Fam: Robert W. Carlson, VP&SrTO
CorpTr: Anthony J. Shedrock, AsstVP&TO
TrInv: Jesse H. Miller, SrVP&SrTO
Plng&Reporting: Ethel K. Pullen, VP&SrTO
RE,Oil,Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&SrTO
TrOpers: Lyndon N. Heimer, VP&TO
Nb: Patricia A. Flynn, VP&TO

REPUBLICBANK SAN ANTONIO
P.O. Box 300 78291
512/227-3292 Tr$180 Mil
Hd: Kenneth P. Courtright, SrVP&SrTO
PersTr: Blaine R. Hall, Jr., VP&SrTO
Mary E. Withoff, TO
Amy L. Harris, PersFinSvcRep
CorpTr: G. Alfred Erler, VP&SrTO
EmplBen: Wilbur W. Noltensmeyer, VP&TO
Ray M. Lund, AsstTO
TrInv: David B. Hamilton, VP&TrInvO
EstAdmin: Jerry D. Edinger, TO
Erma Vara, TrAdmSvcRep
TrOpers: Audrey K. Morris, TOpO
REPUBLICBANK TRUST CO.
NATIONAL BANK OF FT. SAM HOUSTON
1422 Grayson Street 78208
512/223-2981
M. Dewey Bain, TO

SAN ANTONIO BANK & TRUST CO.
P.O. Box 1228 78294
512/227-5151 Tr/o$100 Mil
Hd: Thomas C. Hurst, SrVP&TO
Nb: Elizabeth Kromer, VP&TO
Oil&Gas: Royal King, VP&TO

San Benito

SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326 Tr$105 Mil
Hd,TrInv: Douglas Kelly, VP&TO
PersTr,CorpTr,ComTrF,TrOpers,Nb: Cherie Archibald
TDP: John Mark

San Marcos

STATE BANK & TRUST CO.
P.O. Box 649 78666
512/396-4411 Tr$2.7 Mil
Hd: J. R. Thornton, Chm,Pres&TO

Seymour

THE FIRST NATIONAL BANK
201 North Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO

Sherman

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
214/892-2181 Tr$4 Mil
Hd: Jerry L. Talley, Pres&TO

MERCHANTS & PLANTERS NATIONAL BANK
P.O. Box 280 75090
214/893-5111 Tr$60 Mil
Hd,Nb,EmplBen,PersTr: Philip McKinzie, ExecVP&TO
TrInv,PersTr,ComTrF: W. Clayton Fulton, AsstVP&TO
TrOpers,PersTr,CorpTr: Joe S. Patane, AsstVP&TO
EmplBen: Brent Reed, AsstTO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
409/385-0505
Hd: W. A. Barclay, Jr., Pres&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-2526
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$3.0 Mil
Hd: Dale P. DeShazo, SrVP&TO
TrOpers: Bonnie L. Fowler, TOpO

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$22 Mil
Hd: Catherine Allison, SrVP&TO
CorpTr,EmplBen: Don Allen

Temple

FIRST NATIONAL BANK
P.O. Box 70 76503
817/773-2115 Tr$22.8 Mil
Hd: William J. Stokes, SrVP&TO
Jean Garner, TO
INTERFIRST BANK TEMPLE,N.A.
100 W. Adams Ave. 76501
817/778-4421 Tr$20 Mil
Hd: A. David Uechi, SrVP&TO
PersTr: June Grimes, AsstTO

Terrell

AMERICAN NATIONAL BANK
P.O. Box 40 75160
214/563-2611 Tr$18 Mil
Hd,TrInv,EmplBen,Nb: Keith Koets, VP&TO
PersTr,EmplBen: Elizabeth Mirick, AsstVP&TO
TrOpers: Beverly Hendrickson, TOpO

Texarkana

STATE FIRST NATIONAL BANK
P.O. Box 8000 75502
501/773-4541 Tr$68 Mil
Hd,PersTr: Gregory S. Torrence, VP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
ComTrF,TrOpers: Brenda S. Engster, TO
Betty Anthony, AsstTO
TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 Tr$123 Mil
Hd,PersTr,ComTrF,TrInv: Basil S. Hoag, Jr, VP&TO
EmplBen: Thomas E. Jones, Jr., AsstVP&TO
TrOpers: Jean Head, AsstVP&TOpO

Tulia

FIRST NATIONAL BANK
P.O. Box 47 79088
806/995-3575 Tr$20 Mil
Hd: Pascal J. Hosch, SrVP&TO
TrOpers: Bettye Stout
FIRST STATE BANK
P.O. Box 28 79088
806/995-4151 Tr$1 Mil
Hd,PersTr,EmplBen,TrOpers: Mike Mauldin, ExecVP&TO

Tyler

FIRST CITY NATIONAL BANK OF TYLER
P.O. Box 2020 75710
214/595-1941 Tr$180 Mil
Hd: John H. Barr, SrVP&TO
PersTr: E. H. Norment, VP&TO
TrOpers: Robert E. Warner, Jr., VP&TO
TrInv: John D. Rogers, VP&TO
EmplBen: Gary B. Williams, VP&TO
INTERFIRST BANK, TYLER, N.A.
P.O. Box 2001 75710
214/595-5555
Hd: Nelson K. Smith, SrVP&TO
PersTr: John W. Noble, VP&TO
EmplBen: Bonnie Byars, VP&TO
TrOpers: Richard Holland, VP&TO
REPUBLICBANK TYLER
P.O. Box 2009 75710
214/595-3771 Tr$25 Mil
Hd: Clyde L. Gilmer, Jr., SrVP&TO
TrOpers,TDP: Peggy Kirkley, AdminO
SOUTHSIDE STATE BANK
P.O. Box 1079 75710
214/593-8233 Tr$2.5 Mil
Hd: B. G. Hartley, Pres
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: Sam Dawson, VP
EmplBen: Marjoree Glover, VP

Uvalde

FIRST STATE BANK OF UVALDE
P.O. Box 1908 78801
512/278-6231 Tr$12 Mil
Charles E. Reed, SrVP&TO
L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
P.O. Box 2271 76384
817/552-2511 Tr$35 Mil
Hd: Robert A. Lightfoot, Jr., SrVP&SrTO
Mrs. Lou Ingle, VP&TO
J. Bruce Kennedy, AsstTO

Victoria

FIRST VICTORIA NATIONAL BANK
P.O. Box 1338 77902
512/573-6321 Tr$149 Mil
Hd: Elvin Koehn, SrVP&TO
VICTORIA BANK & TRUST CO.
120 Main Place 77901
512/573-5151 Tr$160 Mil
Hd: Dan S. Webster, SrVP&ExecTO
CorpTr: Charles A. Kutchka, VP&TO
TrInv,ComTrF,EmplBen: Larry G. Justiss, VP&TO
PropMgt: James S. Kiening, VP&TO
TrOpers: Cathy Wheeler, Supv
Nb: Charles R. Maddox, VP&TO

Waco

FIRST NATIONAL BANK
P.O. Box 950 76703
817/754-5431 Tr$180 Mil
Hd: John E. Dagley, ExecVP&SrTO
PersTr: Stephen W. Herbert, VP&TO
CorpTr: Beverly G. Pettigrew, VP&TO
TrInv: William Parks, VP&TrInvO
ComTrF,TrOpers: Peggie Mitchell, VP&TO
EmplBen: Johnny G. Giotes, VP&TO
REPUBLIC BANK, WACO, N.A.
P.O. Box 829 76703
817/753-6461 Tr$150 Mil
Hd: Bruce Price, SrVP&TO
PersTr,Nb: Charles D. Jones, VP&TrCoun
CorpTr,ComTrF,TrOpers,TDP: Wiley E. Oliver, III, VP&TO
TrInv: Rae Carter, TO
EmplBen: Fred M. Worley, Jr., VP&TO
TEXAS NATIONAL BANK
P.O. Box 2299 76703
817/756-2151 Tr$30 Mil
Hd,PersTr,CorpTr,TrInv: Rex W. Kyle, SrVP&TO
ComTrF: Sharon Young, AsstTO

Weatherford

FIRST NATIONAL BANK
P.O. Box 730 76086
817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

BAY AREA BANK & TRUST
218 Nasa Blvd. 77598
713/332-5521 Tr$15 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpers: Ed Divers, VP&TO

West Columbia

FIRST CAPITOL BANK
P.O. Drawer 308 77486
409/345-3141 Tr/u$1 Mil
Hd: Mike Neff, Pres

Wichita Falls

FIRST-WICHITA NATIONAL BANK
P.O. Box 540 76307
817/322-7861 Tr$196 Mil
Hd: John P. League, ExecVP&SrTO
PersTr: Jerry Schnedorf, VP&TO
TrInv: W. Lewis Campbell, SrVP
EmplBen: David I. Ramsey, VP&TO
TrOpers: Don Haerry, VP&TO
RE&Min: Richard Rippy, VP&TO
INTERFIRST BANK WICHITA FALLS,N.A.
P.O. Drawer 60 76307
817/723-2771 Tr$125 Mil
Hd,PersTr,TrInv: Stephen R. Lindemood, SrVP
Est,PersTr: R. Landon Winstead, Jr., VP&TO
EmplBen,PersTr: Kenneth R. Schroder, VP
PersTr: Robert Felty, TO
TrOpers: Linda Metcalf, VP

UTAH

Ogden

BANK OF UTAH
2605 Washington Blvd.
P.O. Box 231 84402
801/621-8512 Tr$10 Mil
Gary M. Peterson, VP&TO
Carol A. Thomas, AsstTO
COMMERCIAL SECURITY BANK
P.O. Box 9160 84409
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CorpTr: Jack Young, TrAcctgO
EmplBen: Garth Empey, VP&TO
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CorpTr: Lois G. Arrowsmith
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801/375-1000 Tr$10 Mil
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ZIONS FIRST NATIONAL BANK
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801/374-1110
(Branch of Salt Lake City)
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UTAH (Cont'd)

Salt Lake City

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TrOpers: Elwood A. Blank, TO
TDP: Barbara Roberts, AsstTO
Nb: David W. MacBeth, TO

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PersTr: Kay A. Young
TrInv: John L. Hunter
ComTrF: L. Conrad Bryner
TrOpers: Kent L. Martineau

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PersTr: Robert L. Terry, VP&TO
TrInv: Alan Tingey, TO
TrOpers: Robert J. Alleman, VP&TO
Probate: Ben Reitveld, VP&TO
Pen&P/S: Christopher Bunce, TO
Nb: Quinn McKay, SrVP

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TrInv: Siegfried B. Szoke, TO&IO
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TrOpers: Joyce Craig, TO
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EmplBen: Mark Feinauer, AsstTO
Escrow,PersTr&Agcy: Gary Horton, AsstTO

ZIONS FIRST NATIONAL BANK
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CorpTr: Emerle L. Crosland, VP&TO
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Mary B. O'Brien

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Steve Reynolds, TrAdm

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TrOpers: Joyce W. Nolin, AdminAsst
InvAn: Russell A. Cook, Conslt

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Judith A. Cagnon, AsstTO

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Nb: Robert W. Seale, VP

Altavista

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Nb-No: Charles M. Collier, III, VP
Nb-Pot: Adrienne R. Nelson, VP

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Nancy F. Sullivan, TO
TrOpersAdmin: Richard Roberts, VP&TO

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Hd: George F. Taylor, VP&TO

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TrInv: Benjamin S. Bates, VP&IO
TrOpers: Robert C. McKeen, TOpO
Nb: Giles B. Cook, Jr., TrConslt
EmplBen: Hugh M. Leavell, TO

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One Bank Street 23510
804/858-5205
(Branch of McLean)
R. H. Marriott, III, VP

FIRST VIRGINIA BANK OF TIDEWATER
P.O. Box 3097 23514
804/628-6625 Tr$35 Mil
Hd,CorpTr: Gregory Oppedal, VP&TO
TrOpers: John H. Gayle, TOpO
Nb: James L. West, CLU, TO

SOVRAN BANK, N.A.
One Commercial Pl. 23510
804/441-4000
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
RegHd: Griffin B. Deal, SrVP
Nb: Charles A. Weaver, SrVP

UNITED VIRGINIA BANK/NORFOLK
P.O. Box 3127 23514
804/858-3366 Tr$4.7 Bil
(Branch of Richmond)
Hd: Richard B. Conger, SrVP&TO
PersTr: Bruce Bowden, VP&TO
TrInv: William N. Hyler, VP-Capitoline
EmplBen: Hubert E. Swecker, VP
CorpTr,InstitSvcs: E. William Wohlford, SrVP
Nb: James G. Miller, VP&TO

Petersburg

SOVRAN BANK, N.A.
150 N. Sycamore St. 23803
804/733-6410
(Branch of Richmond; Central Reg. Tr. Dept., Main Office: Richmond)
Hd: P. E. Gallaher, VP

Portsmouth

CENTRAL FIDELITY BANK
P.O. Box 610 23705
804/466-2677 Tr$33 Mil
(Branch in Newport News)
Hd: William J. Moorhouse, VP&RegTrMgr
EmplBen: Virginia S. Roberts, VP&TO
PersTr: M. C. Curran, VP&SrTO

CITIZENS TRUST BANK
P.O. Drawer H 23705
804/398-9682 Tr$50 Mil
Hd: Richard R. Early, SrVP&SrTO
PersTr,TrOpers: Joyce H. DeBerry, VP&TO
EmplBen: Sandra Stewart

Pulaski

BANK OF VIRGINIA TRUST CO.
P.O. Box 551 24301
703/980-2840
Hd: Archa Vaughan, Jr., TO

Radford

UNITED VIRGINIA BANK/RADFORD
1100 Norwood St. 24141
703/639-1625 Tr$4.7 Bil
(Branch of Richmond)
Hd: Perry G. Gorham, SrVP&TO
Nb: Lawrence E. Bowman, TO

★ Richmond

BANK OF VIRGINIA TRUST COMPANY
P.O. Box 26311 23260
804/771-7554 Tr$465 Mil
(Branches in Danville, McLean, Norfolk & Roanoke)
Hd: John T. McGrann, Pres
PersTr: Melvin E. Roach, SrVP
CorpTr: Betty L. Speegle, CTO
TrInv: W. Guy Williams, Jr., SrVP
ComTrF: F. Gordon Mabey, VP
EmplBen: Samuel R. Brent, VP
TrOpers: Evans A. Mezger, VP
Nb: Ronald M. Holt, VP

CENTRAL FIDELITY BANK,NatAssn
P.O. Box 27602 23261
804/782-4271 Tr$325 Mil
Hd: Richard R. Wheeler, SrVP
PersTr: Wm. J. Cox, VP&TO
CorpTr: J. S. Craig, AsstVP
L. P. King, SrVP
TrInv: William N. Hyler, VP
ComTrF: Scarlett C. Ragland, TO
EmplBen: Richard H. Pittman, AsstVP
TrOpers: Gene A. Murray, VP
Nb: Robert C. Rogers, VP

CONSOLIDATED BANK & TRUST CO.
P.O. Box 10046 23240
804/771-5200 Tr/u$1 Mil
Hd: V. W. Henley, ChmBd
PersTr,CorpTr: Sandra G. Williams, AsstTO

DOMINION TRUST COMPANY
803 E. Main St. 23210
804/788-9600
(Branch of Roanoke)
Tyler R. Harris, VP&RegMgr

SOVRAN℠ BANK
A Change For The Times.

SOVRAN BANK, N.A.
P.O. Box 26903 23261
804/788-2671 Tr$3.15 Bil
(Regional Trust Offices: Arlington, Charlottesville, Danville, Lynchburg, Newport News, Norfolk, Petersburg, Roanoke, South Boston, Staunton, Virginia Beach & Wise)
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Nb: David E. Buffington, 1stVP
GENERAL TRUST DIVISION
Hd: Hugh K. Leary, CEO
PersTr: J. W. Jenkins, PersTrEO
InstTr: David G. Curry, InstTrEO
CorpTr: J. Lee Judy, SrVP
EmplBen: Robert F. Howard, SrVP
InstFds: Bower R. Patrick, III, SrVP
Nb: Donald E. Griffith, SrVP
TrInv: Stuart A. Sachs, TrInvEO
TrOpers: Ronald L. Blevins, SrVP
CENTRAL REGIONAL TRUST DIVISION
RegHd: Roger A. Pond, SrVP
Nb: David E. Buffington, 1stVP

SOUTHERN BANK
P.O. Box 12312 23241
804/782-6000 Tr/o$100 Mil
Hd: Rieman McNamara, Jr., VChm
PersTr: H. Warner Marshall, VP&TO
TrInv: John F. Newsom, III, VP&TrInvO
TrOpers,CorpTr: Shelley S. Ivester, VP&TO
Nb: Charles H. Cline, VP
Est: Wayne Oplinger, VP&TO
TDP: Rebecca Underwood, TrSysO

UNITED VIRGINIA BANK
919 E. Main St.
P.O. Box 26665 23261
804/782-5204 Tr$4.7 Bil
(Branches in Alexandria, Lynchburg, Martinsville, Newport News, Norfolk, Radford, Roanoke & Staunton)
Hd,TrGp: William J. Lewis, ExecVP
PersTr,TrMktg: Malcolm A. Buckey, Jr., SrVP
CapitalRegMgr,PersTr,Nb: Henry W. Brockenbrough, SrVP&TO
NorthernRegMgr: Malcolm S. Underwood, SrVP&TO
EasternRegMgr: Richard B. Conger, SrVP&TO
WesternRegMgr: John F. Richards, SrVP&TO
TrOpers,CorpTr,InstitSvcs: E. William Wohlford, SrVP
TrInv: Erwin H. Will, Jr., Pres-Capitoline
EmplBen: Stephen J. Hartman, VP
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FinPlng: Robert D. Brown, VP

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Roanoke

BANK OF VIRGINIA TRUST COMPANY
First & Church Sts. 24011
703/344-8881
(Branch of Richmond)
Hd: Michael H. Morris, TO

COLONIAL AMERICAN NATIONAL BANK
P.O. Box 13888 24038
703/982-3200 Tr$143 Mil
Hd: Colin C. Murchison, VP&SrTO
PersTr,EmplBen,Tax: Harry L. Shinn, Jr., VP&TO
Nb: Gerald J. Johnson, VP&TO
TrInv,ComTrF: Philip G. Willcox, Jr., VP&TO
TrOpers,CorpTr: Robert C. Saunders, VP&TO

DOMINION TRUST COMPANY
(Statewide Trust Affiliate of Dominion Bankshares Corporation)
201 S. Jefferson St. 24040
703/563-7772 Tr/a$724 Mil
(Offices in Bassett, Harrisonburg, Norfolk, Richmond, Vienna & Winchester)
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Jewell H. Thompson, SrVP&CAdmO/PersTrDiv
Joseph C. Godsey, VP&Treas,AssetMgmtDiv
W. Stebbins Hubard, Jr., VP&Corp/TechSvcsDiv
Robert L. Taylor, VP/TrLegal
Fred W. Shields, VP/RegAdmin
Regional Administration:
Bassett: H. B. Meador, Jr., VP/RegMgr
Harrisonburg: Donald R. Myers, VP/RegMgr
Norfolk: Bradley L. Elkins, VP/RegMgr
Richmond: Tyler R. Harris, VP/RegMgr
Vienna: Robert G. Haug, VP/RegMgr
Winchester: Robert L. Hersey, AsstVP/RegMgr

SOVRAN BANK, N.A.
P.O. Box 14111 24022
703/344-6641
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Lynchburg)
Hd: Robert L. Bradshaw, Jr., VP
Nb: R. F. Cook, Jr., AsstVP

UNITED VIRGINIA BANK/ROANOKE
P.O. Box 2867 24011
703/958-5200 Tr$4 7 Bil
(Branch of Richmond)
Hd,PersTr,Nb: William R. Davis, VP&TO
PersTr,Admin: Perry G. Gorham, VP&TO
CorpTr,InstitSvcs: E. William Wohlford, SrVP
EmplBen: Louis C. Dillion, VP

Salem

FIRST VIRGINIA BANK ROANOKE-WEST
P.O. Drawer 7585 24153
703/387-5781 Tr/u$4 Mil
Hd: Kevin J. McMahon, VP&TO
TrOpers: Heather D. Myers, AsstVP&TO

South Boston

SOVRAN BANK, N.A.
606 Broad St.
P.O. Box 528 24592
804/575-7951
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Lynchburg)
Hd: Dorothy P. Fisher, TO

South Hill

THE CITIZENS BANK
111 East Danville St. 23970
804/447-7141 Tr/u$1 Mil
Hd: James H. Wells

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PLANTERS BANK & TRUST OF VA.
P.O. Drawer 1309 24401
703/885-1232 Tr$25.4 Mil
(Brancn in Waynesboro)
Hd: Thomas A. Davis, SrTO
PersTr: Ruth C. Beam, AsstTO
EmplBen: Robert S. Link, Jr., PenTO

SOVRAN BANK, N.A.
29 North Central Ave. 24401
703/855-8871
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
Hd: Garland R. Steger, Jr., VP
Nb: Robert B. Catterton, TO

UNITED VIRGINIA BANK/STAUNTON
2-14 W. Beverly St., P.O. Box 1269 24401
703/885-1555 Tr$4.7 Bil
(Branch of Richmond)
Hd,PersTr: Joseph B. Baugher, Jr., VP&TO
CorpTr,InstitSvcs: E. William Wohlford, SrVP
EmplBen: Louis C. Dillion, VP
Nb: Lawrence W. Hope, AsstVP

Strasburg

THE FIRST NATIONAL BANK
P.O. Box 349 22657
703/465-9121
Hd,TrOpers: Douglas Spengler, VP&TO
PersTr,EmplBen: Mildred Ridings, AsstVP&AsstTO

Tazewell

BANK OF TAZEWELL COUNTY
P.O. Box 111 24651
703/988-5566 Tr/u$6 Mil
Hd: P. K. Ellison, TO
Anna Cornwell

TAZEWELL NATIONAL BANK
P.O. Box 311 24651
703/988-7511 Tr$7 Mil
Hd: Edmund Garland, VP&TO

Urbanna

THE BANK OF MIDDLESEX
P.O. Box 219 23175
804/758-2375 Tr$1.279 Mil
Hd: Gari B. Sullivan, Pres,CEO&TO
Jessie M. Debusk, VP&AsstTO

Vienna

DOMINION TRUST COMPANY
Tysons Corner, 8150 Leesburg Pike 22180
703/442-3629
Robert G. Haug, VP&RegMgr

Virginia Beach

SOVRAN BANK, N.A.
One Columbus Loop 23462
804/441-4000
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
Hd: Bill H. McKinnon, 1stVP
Nb: Tyre H. Moore, AsstVP

Warrenton

FAUQUIER NATIONAL BANK
P.O. Box 561 22186
703/347-2700 Ext. 224 Tr$21 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Ronald L. Pearson, VP&TO
PersTr: Margie A. Hockensmith, AsstTO
TrOpers: Barbara C. Cooke, TOpMgr

THE PEOPLES NATIONAL BANK OF WARRENTON
P.O. Box 93 22186
703/347-1711 Tr$12 Mil
Hd: Thomas H. Kirk, TO

Waynesboro

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 596 22980
(Branch of Staunton)
Thomas A. Davis, SrTO

West Point

CITIZENS & FARMERS BANK
P.O. Box 391 23181
804/843-2360 Tr/u$1 Mil
Hd: W. T. Robinson, Pres

Winchester

DOMINION TRUST COMPANY
186 North Loudoun St. 22601
703/667-6100
(Branch of Roanoke)
Robert L. Hersey, AsstVP&RegMgr

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 2800 22601
703/665-4200 Tr$34 Mil
Hd,CorpTr,TrInv: Charles Greeb, Jr., SrVP-Treas
PersTr: Marjorie H. Copenhaver, VP
TrOpers: Doris A. Cooley, TO
ComTrF,EmplBen: Antonette R. Hottel, GpPlnAdm
Nb: T. Livingston Rodgers

FIRST AMERICAN BANK OF VIRGINIA
201 North Loudoun 22601
703/667-2000
(Branch of McLean)
Donald R. Grubbs, SrVP

SHENANDOAH VALLEY NATIONAL BANK
P.O. Box 1000 22601
703/667-2000 Tr$29 Mil
Hd: Donald R. Grubbs, SrVP&TO

Wise

SOVRAN BANK, N.A.
P.O. Box 248 24273
703/679-1191
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Lynchburg)
Hd: Shirley F. Wells, VP

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WASHINGTON

Bellevue

SEATTLE-FIRST NATIONAL BANK
P.O. Box 907 98009
206/583-7267
(Branch of Seattle)
Hd: Pete Acker, VP&Mgr

Bellingham

BELLINGHAM NATIONAL BANK
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206/676-6368 Tr$12.7 Mil
Hd,TrInv,ComTrF,EmplBen: Laurie A. Lloyd, VP&Mgr
PersTr,CorpTr: Mike Steadman, TO
TrOpers: Linda Kirschman, TOpSpec
HORIZON MUTUAL SAVINGS BANK
P.O. Box 580 98227
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(Branches in Blaine, Ferndale, Lynden & Mt. Vernon)
Hd,PersTr,CorpTr,TrInv: Harold B. Vaughn, VP&SrTO
EmplBen,TrOpers,TDP: Laura L. Nulle, AdmAsst
Nb: Harold B. Vaughn, VP&SrTO
SEATTLE-FIRST NATIONAL BANK
P.O. Box 2729 98225
206/676-2436
(Branch of Seattle)
Hd: James E. Weber, VP&Mgr

Blaine

HORIZON MUTUAL SAVINGS BANK
400 H Street 98230
206/332-8333
(Branch of Bellingham)
Peggy Leonis, Mgr

Centralia

SECURITY STATE BANK
P.O. Box 1050 98531
206/736-0763 Tr$15 Mil
Hd: James G. Leverett, VP&TO

Chehalis

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
473 N. Market Blvd. 98532
206/748-3306
(Branch of Seattle)
Hd: David P. Knight, VP&TO

Everett

OLYMPIC BANK
2817 Colby Ave. 98201
206/258-3735
Hd: James A. Simonton, SrVP
PersTr: Frederic T. Quilliam, VP
TrInv: Gerald A. Braaten, SrVP
James Bondelid, TrInvO
EmplBen: Karen Hanson, AsstTO
TrRE,Nb: Jack D. Wilson, VP
TrOpers: Richard Mallon, AsstVP
Tax: Gordon Shewfelt, TO
Nancy Lewis, AsstTO
Prob: Thomas A. Hulten
RAINIER NATIONAL BANK
P.O. Box 1188 98206
206/259-0011 Ext. 290
(Branch of Seattle)
Hd: Terry M. Teglia, VP
SEATTLE-FIRST NATIONAL BANK
P.O. Box 1108 98206
206/259-7644
(Branch of Seattle)
Hd: Barry E. Smith, VP&Mgr

Ferndale

HORIZON MUTUAL SAVINGS BANK
Main & Third Sts. 98248
206/384-1400
Ed Brown, Mgr

Kennewick

BAKER BOYER NATIONAL BANK
3311 W. Clearwater, Ste. 1203 99336
509/586-2196
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Jon S. Bren, VP
RAINIER NATIONAL BANK
23 W. Kennewick Ave. 99336
509/582-2121
(Branch of Seattle)
Hd: Tony Sisti, AsstVP&Mgr

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HORIZON MUTUAL SAVINGS BANK
300 Grover 98264
206/354-5678
(Branch of Bellingham)
Wayne Jones, Mgr

Mt. Vernon

HORIZON MUTUAL SAVINGS BANK
1503 Riverside Drive 98273
206/424-7022
Don Wolf, Mgr

★Olympia

PUGET SOUND NATIONAL BANK
105 E. 8th St. & Capital Way 98507
206/753-8541
(Branch of Tacoma)
Ralph D. Macy, AsstVP,TO&Mgr
RAINIER NATIONAL BANK
P.O. Box 288 98501
206/753-9833
(Branch of Seattle)
Hd: Thomas J. Peterson, AsstVP&Mgr
SEATTLE-FIRST NATIONAL BANK
P.O. Box 328 98507
206/753-8629
(Branch of Seattle)
Hd: James E. Roberts, VP&Mgr

Richland

SEATTLE-FIRST NATIONAL BANK
P.O. Box 280 99352
509/946-6111
(Branch of Seattle)
Hd: James A. Piche, VP&Mgr

Seattle

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910 Fourth Ave. 98104
206/587-3691 Tr$506 Mil
(Branch of San Francisco)
Hd: R. G. Alberts, VP&SrTO
PersTr: F. N. Anderson, VP&TO
TrInv: E. M. Bivins, VP&IO
EmplBen: Michael G. Vranizan, VP&TO
TrOpers: Herbert W. Miller, Jr., VP&TREO
FIRST INTERSTATE BANK OF WASHINGTON,N.A.
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P.O. Box 21927 98111
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TrOpers,ComTrF: Mark Holland, VP&TO
CorpTr,EmplBen: Robert L. Nokes, VP&TO
BrAdm,Mktg: Donald E. Collins, VP&TO
TrInv: Clark Reardon, SrVP&TO
LAIRD, NORTON TRUST COMPANY
Norton Bldg., 13th Fl. 98104
206/464-5234
Hd: David E. Ellison, Pres
PersTr: Daniel W. Jaech
ComTrF,TrInv: John E. B. Holmstrom
TrOpers: Marge Munson
Nb: Paul Bishop
MH INVESTMENT COUNSEL
1111 Third Ave., Ste. 3230 98101
206/628-0105
Mark S. Johnson, AsstVP
OLD NATIONAL BANK OF WASHINGTON
1111 Third Ave. Bldg., Ste. 800 98101
206/447-2600
(Branch of Spokane)
Hd: R. R. Dunn, VP&Mgr
PEOPLES NATIONAL BANK OF WASHINGTON
P.O. Box 720 98111
206/344-4517 Tr$600 Mil
(Branch in Yakima)
Hd: Walter T. Bagnall, SrVP&MgrTrDiv
ConsumerTrSvcs: E. Gene Treneer, VP&GPMgr
PersTr: Don Porter, Mgr&SrTO
CorpTr: Ellen Mittet, Mgr&SrTO
TrInv: William B. Culverwell, SrTO
RE: Harry Rubin, SrTO&Mgr
Tax: Maralyn Johnston, Mgr&SrTO
CorpTrSvcs: Stephen M. Davis, VP&GpMgr
SptSvcs: Edward T. Hughes, VP&GpMgr
TrOpers: Bernard Semmel, VP&Mgr
PensSvcs: Craig R. Johnston, SrTO&Mgr
RAINIER NATIONAL BANK
P.O. Box 3966 98124
206/621-4424 Tr$1.3 Bil
(Branches in Everett, Kennewick, Olympia, Spokane, Vancouver, Wenatchee & Yakima)
Hd: William L. Schaumberg, ExecVP&Mgr
Prob&PersTrGp: H. Dale Meredith, VP&GpMgr
PersTr,Prob: L. Brian Shepherd, VP
CorpTr: Jack P. Van Leuven, VP
TrInv: John Baker, SrVP
BusSvcsGp: Dallas C. Wilson, SrVP&GpMgr
EmplBen: Barton D. Graham, VP&Mgr
TrOpers: Robert L. Van Kirk, VP
TrMktg: John K. Selle, VP
SEATTLE-FIRST NATIONAL BANK
P.O. Box 3586 98124
206/583-5208 Tr$2.1 Bil
(Branches in Bellevue, Bellingham, Everett, Olympia, Richland, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: Richard Fulp, SrVP&Mgr
Hd,PersTr: Loy D. Smith, VP&Mgr
TrInv: John Privat, VP&Mgr
TrOpers: Donna Harms, VP&Mgr
Nb: Curtis G. Young, VP&Mgr
Instit: Jim Gilchrist, VP&Mgr
SEATTLE TRUST & SAVINGS BANK
821 Second Ave., Ste. 1800 98104
206/223-2030 Tr$231 Mil
Hd: John T. Garland, SrVP&Mgr
Bus/Dev/Mktg: Sally J. Bostwick, AsstVP
EmplBen: Dianne Brown, VP
PersTr: Robert LeRoy, VP
TrInv: A. Fieldhouse, VP
TrOpers: Helen ZieBall, VP
WASHINGTON MUTUAL SAVINGS BANK
1101 Second Ave. 98101
206/464-4516
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PersTr,TrInv,Nb: Marlene J. Nelson, TO
EmplBen: Julia Northrop, TO
Nb: Eugene Tang, TO
TrOpers: Linda D. Newton, TO

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WASHINGTON (Cont'd)

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FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
W. 524 Riverside Ave. 99201
509/455-6230 Tr$6.5 Mil
(Branch of Seattle)
Hd: Thomas A. Gilbert, AsstVP&TO

OLD NATIONAL BANK OF WASHINGTON (Trust Dept.)
P.O. Box 3588 TA 99220
509/456-2048 Tr/o$260 Mil
(Branch in Seattle)
Hd: Wm. H. Moore, SrVP&Mgr
CorpTr,EmplBen,Nb: D. A. Gesinger, VP&TO
TrOpers: R. A. Kriete, VP&Mgr
TrInv,ComTrF: T. R. Kent, VP&Mgr
PersTr: M. F. Soehren, VP&TO

RAINIER NATIONAL BANK
River Park Square Branch
P.O. Box 366 99210
509/456-6439
(Branch of Seattle)
Hd: Jerry W. Wagner, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: John D. Cummins, VP&Mgr

WASHINGTON TRUST BANK
P.O. Box 2127 99210
509/455-4150 Tr$272 Mil
Hd,Nb: John P. Tracy, Jr., VP&TO
PersTr,CorpTr,ComTrF,TrInv: Einer F. Jensen, VP&TO
EmplBen: William Wagner, VP&TO

Tacoma

THE BANK OF CALIFORNIA,NatAssn
1011 Pacific Ave. 98402
206/591-2546 Tr$192 Mil
(Branch of San Francisco, CA)
Hd: Richard Graham, VP
PersTr: Porter Baldridge, SrTO
EmplBen,Agcy,Gdnshp,Escrow: Harlan W. Sachs, TO
TrInv: Donn H. Koessler, VP&TrInvO
TrOpers: Janice Carrara, TOpO
Richard Graham, VP
Prob: Ray E. Johnson, TO

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
1 First Interstate Plaza 98402
206/539-5619
(Branch of Seattle)
Hd,PersTr: J. H. Hewitt, VP,TO&Mgr
AsstMgr: Victor L. Saathoff, VP&TO

PUGET SOUND NATIONAL BANK
P.O. Box 1258 98401
206/593-3838 Tr$149.2 Mil
(Branch in Olympic)
Hd: Ashley K. White, VP&SrTO
PersTr: John Baker, AsstVP&TO
Probate: Richard Buenaventura, VP&TO
Tax: Carl Peterson, VP&TO
TrInv: Stephen A. Finnigan, VP&TO
EmplBen,CorpTr: Wilder Foote, AsstVP&TO
TrOpers: Austin Burch, VP&TO
Nb: Doris Warner, VP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1176 98401
206/593-3336
(Branch of Seattle)
Hd: Arleigh T. Jones, VP&Mgr

Vancouver

FIRST INDEPENDENT BANK
P.O. Box C-004 98668
206/699-4221 Tr$74 Mil
Hd: Charles T. Thomas, VP&TO
PersTr: John A. Karas, TO
TrInv: Rick Van Hoose, TO

NORTHWEST NATIONAL BANK
P.O. Box 1867 98668
206/695-1311 Tr$4.3 Mil
Hd: Robert A. Young, Pres&TO
TrOpers: Jill Walton

RAINIER NATIONAL BANK
P.O. Box 689 98660
206/696-8540
(Branch of Seattle)
Hd: Jack L. Robson, VP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 750 98660
206/696-5505
(Branch of Seattle)
Hd: Gary E. Grina, VP&Mgr

Walla Walla

BAKER-BOYER NATIONAL BANK
P.O. Box 1796 99362
509/529-8510 Tr$69 Mil
(Branch in Kennewick)
Hd,PersTr: W. W. "Pete" Peery, ExecVP
FM&RE: Dan E. Wood, TO
TrInv,ComTrF: F. James McCarthy, AsstVP
EmplBen,Nb: Jon Bren, VP
TrOpers: JoAnne Brown, TOpSupv
Tax: Dan Oliver, AsstTO

Wenatchee

RAINIER NATIONAL BANK
Wenatchee Ave. & Orondo St. 98801
509/662-1426
(Branch of Seattle)
Hd: John W. Harrington, AsstVP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 99801
509/662-4634
(Branch of Seattle)
Hd: Mollie Cannon, VP&Mgr

Winslow

AMERICAN MARINE BANK
P.O. Box 10788 98110
206/842-5651
Hd: Richard D. Powers, VP&SrTO
CorpTr,EmplBen,Nb: Larry Christopherson, TO
Joel Goller, AdmAsst
Sandy Russell
Village Branch
98110
Mgr: Terrie Takmoto Sua

Yakima

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
Central Yakima Branch
101 E. Yakima Ave. 98901
509/575-7426
(Branch of Seattle)
Hd: E. Randolph Grava, AsstVP&TO

PEOPLES NATIONAL BANK OF WASHINGTON
(Eastern WA Trust Office)
41 W. Yakima Ave. 98902
(Branch of Seattle)
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Carole A. Kirkpatrick, TO

RAINIER NATIONAL BANK
P.O. Box 136 98907
509/575-6725
(Branch of Seattle)
Hd: Douglas N. McIntyre, VP&Mgr
PersTr: John J. Ledwich, SrTO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: George A. Cashman, VP&Mgr

WEST VIRGINIA

Alderson

FIRST NATIONAL BANK
P.O. Box 419 24910
304/445-2991 Tr/u$1 Mil
Hd: David W. Hambrick, Pres&TO

Beckley

BANK OF RALEIGH
P.O. Drawer D 25801
304/255-7202 Tr$4.0 Mil
Hd: Meryl G. Kiser, VP&TO
TrOpers: Dorothy J. Radford

BECKLEY NATIONAL BANK
P.O. Drawer G 25802
304/252-6411 Tr$4.5 Mil
Hd: William J. Hutchison, TO

RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25801
304/252-6581 Tr$53 Mil
Hd: W. David Mullins, VP&TO
David P. Kirby, AsstTO
Janet Grecco, AdmAsst

Bluefield

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
Hd,TrInv,Nb: Byron K. Satterfield
PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrF: Thresa Colo
TrOpers: Robert Hyatt

THE FLAT TOP NATIONAL BANK
P.O. Box 950 24701
304/325-7151 Tr$182 Mil
Hd: A. A. Modena, ExecVP&TO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO
Jackson Reasor, TrAdmO
Cynthia F. Hargis, EBO

Buckhannon

ADRIAN BUCKHANNON BANK
P.O. Box 280 26201
304/472-1112 Tr$2.4 Mil
Hd: William F. Osborn, III, TO

Charles Town

BANK OF CHARLES TOWN
P.O. Drawer 40 25414
304/725-8431 Tr$28 Mil
Hd: Patti A. Stuckey, TO
John K. Dorsey, AsstTO

PEOPLES BANK OF CHARLES TOWN
P.O. Box 1006 25414
304/725-7018 Tr/u$1 Mil
Hd: Beverly Merritt, AsstTO&Csh

★Charleston

BANK OF WEST VIRGINIA
P.O. Box 6608 25302
304/344-1621 Tr$22 Mil
Hd: James L. Sims, VP&TO

CHARLESTON NATIONAL BANK
P.O. Box 1113 25324
304/348-5620 Tr/o$610 Mil
Hd: Darryl Myers, ExecVP
PersTr,Nb: Roger Kerr, VP
CorpTr,EmplBen: Robert Lee, VP
TrInv: Asa Fuller, SrVP
TrOpers: Tim French, TOpMgr

KANAWHA BANKING & TRUST CO.,NatAssn
P.O. Box 393 25392
304/348-8366 Tr$130 Mil
Hd: Charles L. Jarrell, SrVP&TO
PersTr: Jewel L. Carte, VP
James O. Schlicht, VP
CorpTr: Robert B. Price, Jr., TO
TrInv: Jack Newell, TrInvO
EmplBen: Linda L. Streets, AsstVP
TrOpers: John A. Barnes, VP-Opers
TrOpers: Palmanita G. Keeling, TOpO

KANAWHA VALLEY BANK
P.O. Box 1793 25326
304/348-7081 Tr$398.6 Mil
Hd: Frederick H. Belden, Jr., SrVP&ExecTO
PersTr: William E. Wright, Jr., VP&TO
TrInv: William J. Wykle, VP&TrInvO
CorpTr: David T. Holcomb, CTO&TREO
EmplBen: Patricia H. Howe, TrEBO
TrOpers: Charles N. Slack, Jr., TOpO
Nb: Harold Neely, Jr., FPO

NATIONAL BANK OF COMMERCE
P.O. Box 633 25322
304/348-5093 Tr$90 Mil
Hd,PersTr,Est,Nb: John Neuner, III, VP&TO
PersTr,Est,CorpTr: Rodney B. Frye, TO
EmplBen,Nb: Betty S. Ireland, TO
TrInv,ComTrF: Buel S. Sears, TO
VAAccts: Mary Ann Thompson, TO
TrAdm: Thomas J. Saunders
TrOpers: Andrea Johnson

Chester

FIRST NATIONAL BANK
253 Carolina Ave. 26034
304/387-3500 Tr/u$1 Mil
Hd: Charles L. Danley, TO
Phyllis M. Stalder, AsstTO

Clarksburg

EMPIRE NATIONAL BANK
4th & Main Sts. 26301
304/624-5521 Tr$2 Mil
Hd: Cecil B. Highland, Jr., Pres&TO

THE LOWNDES BANK
One Lowndes Square 26301
304/623-7261 Tr$16 Mil
Hd: Carl O. Smith, VP&TO

UNION NATIONAL BANK OF WEST VIRGINIA
P.O. Box 2330 26302
304/624-3409 Tr$82 Mil
Hd: David K. Turner, VP&TO
PersTr: Kenneth K. Marteney, SrTO
E. Lawrence Marquess, TO
Thomas N. Teter, TO
Emogene Wright, TO
TrInv: Donald E. Marang, TrInvO

Elkins

CITIZENS NATIONAL BANK
P.O. Box 1519 26241
304/636-4095 Tr$4.5 Mil
Hd: Lewis N. Ware, TO
Betty P. Brady, TOpO

DAVIS TRUST CO.
P.O. Box 1429 26241
304/636-0991 Tr$5 Mil
Hd: James L. Schoonover, VP

Fairmont

CITY NATIONAL BANK
P.O. Box 1032 26554
304/363-5500 Tr$7 Mil
Hd: Robert D. Reynolds, VP&TO
TrOpers: Karen Bartlett, AsstTO

COMMUNITY BANK & TRUST,NatAssn
103 Adams St. 26554
304/363-5800 Tr$3.6 Mil
Hd: John T. Pyle, VP&TO
Judith A. Simons, TrAdm
TaxAdmin: William M. Sutton, Comp

FIRST NATIONAL BANK IN FAIRMONT
301 Adams St. 26554
304/363-1300 Tr$12 Mil
Hd: Daniel R. Ice, CPA, TO

Grafton

BLUEVILLE BANK
P.O. Box 29 26354
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Tom Harman, ExecVP&TO
Karen Keener, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 278 26354
304/265-1111
Hd: Cecil E. Keener, Jr., Pres&TO

Huntington

FIRST HUNTINGTON NATIONAL BANK
P.O. Box 179 25706
304/526-4300 Tr$100 Mil
(Branch in Point Pleasant)
Hd: William F. Agee, SrVP&TO
PersTr: L. D. Draper, TO
CorpTr: David H. Lunsford, AsstTO
TrInv: Vincent Manzi, VP&IO
EmplBen: Selden McNeer, III, AsstTO

GUARANTY NATIONAL BANK
P.O. Box 548 25710
304/526-4600 Tr$48 Mil
EmplBen,TDP: John D. Nuzum, VP&TO
PersTr,TrInv,TrOpers: Charles E. Wilkinson, TO

HUNTINGTON TRUST & SAVINGS BANK
P.O. Box 2087 25721
304/529-3021 Tr/u$10 Mil
Hd: Alan R. Simmons
TrOpers: JoAnna K. Reed

TWENTIETH STREET BANK
1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO

Keyser

FARMERS & MERCHANTS BANK
P.O. Box 789 26726
304/788-3111 Tr$3.5 Mil
Sarah J. Albright, AsstTO

THE NATIONAL BANK OF KEYSER
P.O. Box 878 26726
304/788-3261 Tr$5 Mil
Hd: Nelson Hagerty, Pres&TO
Lincoln H. Wilkins, ExecVP&AsstTO
Michael Imperio, AsstTO

Kingwood

ALBRIGHT NATIONAL BANK
P.O. Drawer C 26537
304/329-0585
Hd,Nb: Max Buric, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,Nb: E. D. Grande, SrVP&AsstTO

Mannington

FIRST EXCHANGE BANK
P.O. Box 388 26582
304/986-1700
Hd: Jesse Garcia, III, AsstVP&TO

Martinsburg

CITIZENS NATIONAL BANK
P.O. Box 847 25401
304/263-8944 Tr$5.3 Mil
Hd: Stephen S. Grove, TO

OLD NATIONAL BANK OF MARTINSBURG
P.O. Box 947 25401
304/263-0861 Tr$22 Mil
Hd: Robert L. Booth, SrVP&TO
Admin: Herbert A. Michael, AsstTO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
304/267-8927 Tr$7 Mil
Hd: John R. Allen, VP&TO
Sarah V. Pappas, AsstTO

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
Hd: Elizabeth L. Perry, AsstCsh&TO

Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK
P.O. Box 670 26836
304/538-2353
Hd: Janet Sindy, TO
Edgel A. Liller, ExecVP&AsstTO

Morgantown

FARMERS & MERCHANTS BANK
P.O. Box 698 26505
304/292-9441 Tr$19 Mil
Hd: Delbert R. Baker, VP&TO
PersTr: Mrs. Francie Klink, TO

FIRST NATIONAL BANK
P.O. Box 853 26507-0853
304/291-7721 Tr$28 Mil
Hd: Kim Craig, AsstVP&TO
Admin: Leslie Gilbert
Kathy Feathers
TrOpers: Mary J. Dicresce
Karen Kopacki
TrInv: Tom Barsody

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO

Mullens

THE PEOPLES BANK
25882
304/294-7115 Tr/u$1 Mil
Hd: R. L. Bowling, TR

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/424-0388 Tr$17 Mil
Hd: Betty P. Rodda, VP&SrTO
EmplBen: Rosemarie Colberg, AsstTO
Nb: C. Randall Law, AsstVP&TO

MOUNTAIN STATE BANK
P.O. Box 3038 26101
304/485-7331 Tr$9.5 Mil
Hd: R. G. Miller, VP&TO

PARKERSBURG NATIONAL BANK
P.O. Box 1508 26101
304/424-8800 Tr$188 Mil
Hd,TrSls&Mktg: Robert B. McHenry, VP&TO
TrOpers: June S. Whytsell, AsstVP&TO
TrInv: Betty E. Barnette, AsstVP
CorpTr&EmplBen: Thomas Douglass, TO
PersTrAdm: Charlotte J. Potter, AsstVP&TO

WOOD COUNTY BANK
P.O. Box 1587 26102
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TrOpers: Pamela S. Robinson, AsstTO

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M. V. Watterson, AsstTO

Princeton

FIRST COMMUNITY BANK-PRINCETON
P.O. Box 671 24740
304/425-7521 Tr$43 Mil
Hd: John W. Hudson, SrVP&TO

MERCER COUNTY BANK
P.O. Box 791 24740
304/425-1992 Tr$24 Mil
Hd: James L. Miller, VP&TO
TrOpers: Geraldine C. Huffman, TrAdmO

Ransom

BLAKELEY BANK & TRUST CO.
P.O. Box 40 25438
304/725-7014 Tr$3 Mil
Hd: J. Blackwell Davis

Ronceverte

FIRST NATIONAL BANK IN RONCEVERTE
P.O. Box 457 24970
304/647-4500 Tr$3.2 Mil
Hd: William M. Dickson, Pres&TO

St. Marys

FIRST NATIONAL BANK
26170
304/684-2255 Tr$1 Mil
Hd: Carl Guthrie, Pres

Sisterville

FIRST-TYLER BANK & TRUST CO.
P.O. Box 179 26175
304/652-3151 Tr$24 Mil
Hd: Jean I. Kirkpatrick, Csh
Nb: R. O. Hanlen, Pres

UNION BANK OF TYLER COUNTY
P.O. Box 177 26175-0177
304/652-3511 Tr$1.75 Mil
Hd: Gary Davis, Pres

South Charleston

FIRST NATIONAL BANK
P.O. Box 8037 25303
304/744-9424 Tr$1 Mil
Hd: Bart Jones, SrVP&TO

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 Tr$22 Mil
Hd,PersTr,TrInv: S. D. Hardin, CEO,Pres&TO
CorpTr,ComTrF,EmplBen: J. L. Hogg, TO
TrOpers,Nb: Ann Phillips, AsstTO

Wheeling

HALF DOLLAR TRUST & SAVINGS BANK
P.O. Box 711 26003
304/233-4500 Tr$25 Mil
Hd: Edwin B. Van Lynn, VP&TO
PersTr: Mark C. Ferrell, SrTO
TrOpers: Rita Castle, TO

SECURITY NATIONAL BANK & TRUST CO.
Trust Dept.
1114 Market St. 26003
304/233-0600 Tr$194 Mil
Hd: Larry A. Carpenter, VP&TO
PersTr: Martha M. Sobray, AsstVP&TO
Carrie J. Nunemaker, AsstTO
George P. Schramm, TO
Mitzi R. Williams, AsstTO
CorpTr: Dorothy L. Meigh, CTO
TrInv: John W. King, VP&TrInvO
William D. Gossett, AsstTrInvO
TrOpers: Carol S. Hooff
EmplBen,Nb: Dennis R. Ronek, TrMktgO
Shirley A. McCann, AsstTO
Mary E. Nolte, AsstTO

WHEELING DOLLAR SAVINGS & TRUST CO.
Bank Plaza 26003
304/234-9400 Tr$500 Mil
Hd: Donald E. Hawkins, VP
PersTr: Thomas B. McGaughy, AsstVP&AsstSec
TrInv: Jerome B. Schmitt, CFA&VP
EmplBen: Helen V. Gould, SrTO
TrOpers: Margaret E. Haggerty, Mgr
Mktg,Nb: William H. Homan, Jr.
Prob: R. Bruce Bandi
Tax: Ronald J. Morgan, TaxO

WHEELING NATIONAL BANK
1145 Market St. 26003
304/232-0110 Tr$10 Mil
Hd: Gerald R. Elliott, VP&TO

White Sulphur Springs

BANK OF WHITE SULPHER SPRINGS
1 East Main St. 24986
304/536-1400 Tr$1.8 Mil
Hd: C. R. Walkup, Pres&TO
PersTr: W. J. Livesay, VP&AsstTO
Jacqueline Loving, AsstTO

WISCONSIN

Antigo

FIDELITY MARINE BANK
(Operated by The Marine Trust Company, N.A.)
700 Fifth Ave.
715/623-4148 Tr$6 Mil
Hd: T. H. Mach, TO

Appleton

ASSOCIATED BANK OF APPLETON
600 E. Northland Ave. 54911
414/731-9195
(Trust Office of First National Bank at Neenah)

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200 W. College Ave. 54911
414/735-1375 Tr$184 Mil
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Hd: Howard C. Williams, VP&SrTO
PersTr: Richard H. Gamble, AsstVP&TO
CorpTr: William S. Schneider, VP&TO
TrInv: Philip R. Keller, VP&TrInvO
EmplBen: Steven J. Franz, EBO
TrOpers: Kenneth W. Sickels, AsstVP&TOpO
Prob: Robert T. Kemps, TO

VALLEY TRUST CO.
(Affiliate of Valley Bancorp.)
221 W. College Ave.
P.O. Box 239 54911
414/738-3817 Tr$200 Mil
(Trust Offices in Green Bay, Ripon and Shawano)
Hd: Mark L. Miller, Pres
PersTr: Charles Banker, VP
CorpTr,EmplBen: James A. Kluge, VP
TrInv,ComTrF: Roger S. Core, SrVP&InvMgr
TrOpers: Judy Danzinger, TOpO
Nb: Thomas J. Vonck, AcctExec
Treas: Thomas T. Torkelson, TO
ValleyBrkgSvcs: Robert Cheek, TO

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-7703
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Greg L. Lindner, ExecVP&TO
Karen R. Sanner, AsstTO

FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-3901 Tr$1 Mil
Hd: Gene D. Higgins, VP&TO
TrOpers: Vicki M. Provorse, Csh&TO
Nb: Steve McArthur

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-5681

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AMERICAN NATIONAL BANK
115 Front St. 53916
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Hd: Paul W. Zahn, VP&TO
TrInv,EmplBen: E. M. Jacobs, Pres
Nb: Richard F. Jacobs, BankMktgO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 457 53916
414/887-1786 Tr$10 Mil
Hd: Dean A. Beck, VP&TO
TrOpers: Elaine C. Beyer, AsstTO

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank of Beaver Dam)
124 N. Spring St.
P.O. Box 278 53916
414/885-5511 Tr$2 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas D. Wiers, VP&Mgr
PersTr,EmplBen: Curtis R. Parish, TO

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr$2.0 Mil
Hd: Dorothy L. Burton, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/364-4401 Tr$28 Mil
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Mrs. Barbara A. Gunderson, TO
Dennis A. Staaland, AsstVP&TO

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200 S. Pine St. 53105
414/763-9141 Tr$15 Mil
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PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO
TrOpers,TDP: Chuck Stubley
Nb: Jim Bauman

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Thomas J. Regan, AsstVP&TO

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(Trust Office of Firstar Bank, N.A. of Appleton)
Paul C. Paddock, Pres
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P.O. Box 70 54115
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Hd: Wayne H. Treutelaar, VP&TO

Eau Claire

AMERICAN NATIONAL BANK & TRUST CO.
204 E. Grand Ave. 54701
715/832-9721 Tr$30 Mil
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TrOpers: Charles R. Berg
EmplBen: Dale C. Luthy, AsstVP&TO

FIRST WISCONSIN NATIONAL BANK
131 South Barstow St. 54701
715/839-6441 Tr$65 Mil
Hd: Douglas A. Rahn, Jr., AsstVP&TO
PersTr,TrOpers: Thomas P. Taylor, AsstVP&TO

WISCONSIN VALLEY TRUST CO.
(Operating at Community Trust Bank)
54701
715/832-3467
(Trust Office of Wausau)
T. James Kennedy, Pres

Evansville

UNION BANK & TRUST CO.
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608/882-5200
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Fond Du Lac

NATIONAL EXCHANGE BANK & TRUST
130 South Main St. 54935
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EmplBen: Marg Stahnke, AsstTO

Fort Atkinson

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P.O. Box 218 53538
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TrOpers: Julie Frame
Judi Rutledge
PersTr,Nb: Richard Meier

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TrOpers: Michael T. Wendler
TDP: Jean Zuzinec

Gillett

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100 East First St. 54124
414/855-2131 Tr$230 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Henry F. Blacharczyk, RegVP
EmplBen: Wayne Stretsbery, EBO

Grafton

GRAFTON STATE BANK
101 Falls Road 53024
414/377-5511 Tr$6 Mil
Hd: Ralph L. Zaun, Pres&TO

Green Bay

FIRST INTERSTATE BANK OF WISCONSIN, N.A.
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(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
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DisBrkg: Pam Rudnick
EmplBen: Wayne Stretsbery, EBO

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TrInv: Ken Nimmer, AsstVP
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TrOpers: Kenneth W. Wery, VP

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(Operating at Peoples Marine Bank of Green Bay)
200 South Adams Street
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(Trust Service Office of Milwaukee)
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TrInv: Thomas P. Remley, AsstVP
PersTr,ComTrF,Nb: Stephen C. Jones, VP
PersTr,ComTrF,TrOpers: Richard J. Blahnik, AsstVP
EmplBen: Dennis J. Reilly, AsstVP

VALLEY TRUST COMPANY
P.O. Box 2427 54306
414/432-6361
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Gay Pivonka, VP
David C. Rusch, VP
Mary Marquis, SrTO

Hartford

FIRST NATIONAL BANK OF HARTFORD
P.O. Box 106 53027
414/673-5800 Tr/u$1 Mil
Hd: J. E. Hader, Pres&TO
PersTr,CorpTr: D. A. Carroll, VP&AsstTO
James H. Semler, Csh&AsstTO
Nancy Snyder, AsstTO

VALLEY BANK OF HARTFORD
P.O. Box 70 53027
414/673-4600
Donald R. Running, VP&TO

Janesville

BANK OF WISCONSIN
P.O. Box 5000 53547
608/754-7771 Tr$76 Mil
Hd,Nb: Peter C. Jacobs, SrVP&TO
PersTr,CorpTr: Kathryn K. Shebiel, AsstVP&TO
TrInv,ComTrF: Thomas E. McKaig, VP&TrInvO
TrOpers: Jane R. Stevenson, AsstVP&TO
EmplBen: Stephen J. McDonnell, AsstVP&TO

THE MARINE TRUST COMPANY,N.A.
(Operating at Marine First National Bank)
100 W. Milwaukee St. 53545
608/752-7851 Tr$2 Bil
(Trust Service Office of Milwaukee)
Bruce R. Mitten, VP&Mgr
Robert M. Berg, VP&TO
Marcia A. Brandenberg, AsstVP&TO

ROCK COUNTY SAVINGS & TRUST CO.
P.O. Box 1619 53547
608/756-4161 Tr$27 Mil
Hd,PersTr,Nb: Bernard Jeub, VP&TO
CorpTr,TrInv,ComTrF,EmplBen: Steven Perlewitz
TrOpers,TDP: Shirley K. Krenzke

Kenosha

FIRST BANK SOUTHEAST,NatAssn
P.O. Box 429 53141
414/658-4851
(Trust Offices in Franksville & Lake Geneva)
Hd: Richard A. Gavigan, VP
TrOpers: Michael Wendler
TDP: Jean Zuzinec

FIRST NATIONAL BANK
P.O. Box 280 53141
414/658-2331 Tr$112 Mil
(Trust Office at Citizens National Bank, Lake Geneva)
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PersTr: Lorraine Erickson, AsstVP&TO
TrInv,ComTrF: David L. Ball, VP&TrInvO
Prob: M. Lee Hosman, AsstVP&TO
TrOpers: Alice U. Tutlewski, TOpO
EmplBen: Michael T. Poch, AsstVP&TO

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Income Tax Changes in 1985

TRUSTS & ESTATES

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Investment Opportunities in Agricultural Real Estate

Current trends in commercial agriculture offer a promising alternative

By **GEORGE E. SCHWAB**
President
Agrivest, Inc.
Glastonbury, Conn.

Despite widespread problems in the American farm economy, wise investors recognize opportunities in agricultural real estate. This seeming paradox is rooted in a variety of reasons. Trust officers should consider agriculture as a way for their clients to further diversify their portfolios, particularly since agricultural real estate values respond to factors other than those that influence our industrial economy.

Fundamental changes in the industry, such as technology, consolidation, and modern management, all contribute to a changing farm economy. However, the numerous family farmers that have been "forced off the land" overshadow those who have advanced their knowledge to become highly successful professional farmers who can withstand downturns and profit in good times.

At first blush, agricultural real estate may appear to be an unconventional investment that exceeds the level of risk many estate planners and trust officers can comfortably assume. However, economic observers indicate otherwise. Agriculture does provide safety of principal and a potential for growth that equals or exceeds stocks, bonds, and other "traditional" investment assets.

What's more, commercial agriculture is a viable alternative to, and a good balance for, urban real estate holdings because these two investment options are influenced by different economic factors. "Industrial and agricultural economics are two different animals and should be treated as such."[1] More often than not, price fluctuations between urban and agricultural real estate run countercyclically.

Today, commercial real estate prices continue to escalate without economic

Table 1
AGRICULTURAL REAL ESTATE HISTORIC RISKS, RETURNS AND CORRELATION WITH OTHER ASSETS

	[illegible]
Total Returns:	
Agricultural real estate	11.31%
Common stocks	[illegible]
Commercial real estate	[illegible]
Compound inflation rate	[illegible]
Corporate bonds	[illegible]
Volatility of Returns (standard deviation):	
Common stocks	[illegible]
Corporate bonds	[illegible]
Agricultural real estate	[illegible]
Commercial real estate	[illegible]
Inflation rate	[illegible]
Correlation With Other Assets:	
Agricultural real estate	
vs. Commerical real estate	[illegible]
vs. Common stocks	[illegible]
vs. Corporate bonds	[illegible]
vs. Inflation rate	[illegible]

Source: [illegible]

support for these increases. Overbuilding and rehabilitation of old properties has created a surplus of office space and caused rents to decline by 10-15 percent in many cities. The rate of return for urban properties should fall. At the same time, tax shelter buyers continue to make purchases at the higher prices despite diminishing returns. The 15-18 percent total return anticipated previously is now falling to a range of 10-12 percent for both appreciation and income.

Eroding profits in urban real estate magnify the benefits of agricultural investing. Advantages go beyond the current price structures. Agricultural investments correlate negatively to other assets in the same category *and* they are income producing. Track records on rate of return and cash on cash return for agricultural land compare favorably with other options, such as stocks, bonds, and urban real estate.

Economist Roger Ibbotson's recent study attributes agricultural real estate with a compound return one third greater than commercial property. His study shows the compound rate of return for agricultural real estate from 1960 through 1983 at 11.31 percent and commercial real estate at 8.33 percent. The high rate of return on farms was apparently without the high level of risk or standard deviation characteristic of other asset groups such as common stocks and corporate bonds and far less than gold and silver. This supports the stability of agricultural real estate over the period studied, even including the recent decline in real estate prices.

The diversity of agricultural real estate provides stability since it is independent from the stock market and commercial real estate with economic conditions affecting agriculture differently. The same study also measured the correlation of the major investment assets with each other. Agricultural real estate was found to be negatively correlated.

Historically, commercial real estate prices have been influenced by a broad range of economic factors that have little or no relation to farm productivity or the price of wheat. In the case of agriculture, income returns are determined by the productivity of the land and, ultimately, by commodity prices.

Many people held the view that the dramatic increase in real estate values in the 1970s was driven by inflation. This has been untrue in the case of farmland. According to Emanuel Melichar, senior economist, Board of Governors, Federal Reserve System, the major force affecting farmland values has been, and continues to be, income and return on agricultural production assets, e.g., commodity prices. Melichar's conclusion is backed by other experts, including the United States Department of Agriculture economic research service. Thus, we can expect production asset values, i.e., land values, to increase as farm income increases.

While the recent occurrences affecting our agricultural economy have had negative effects on commodity prices, gains are evident. During the past few years, the U.S. dollar has been strong at a time when we were producing record harvests. Meanwhile, worldwide recession limited demand for U.S. crops. Also, the relationship of the dollar to other currencies allowed expanding nations such as Canada and Argentina to gain a foothold as a world food supplier under the sagging umbrella of American agriculture.

Substantial returns were still realized as U.S. farmers waited out the storm. Clearly, the Federal Government statistics mask a wide range of situations—from very efficient, profitable, well-run operations, to a large number of marginal operations, some of which, of course, are run as part-time ventures, as hobbies, or even as intentional tax loss operations.

During the same period of farm consolidation and improved efficiency, farmland values were increasing dramatically. During the 1970s, total assets of agriculture went from $200 billion to more than $1 trillion, agricultural income tripled, and agricultural land values increased at an annual rate of 13 percent.

Even in the difficult period of the early 1980s, this figure was 9 percent. The overall debt-to-asset ratio continues to be favorable, showing only 25 cents of debt for every dollar in assets. The comparable ratio for the "Fortune 500" is 54 cents per dollar.

Farm income has already been rejuvenated and could well have reached 33 billion in 1984; a 50 percent increase from the year before.

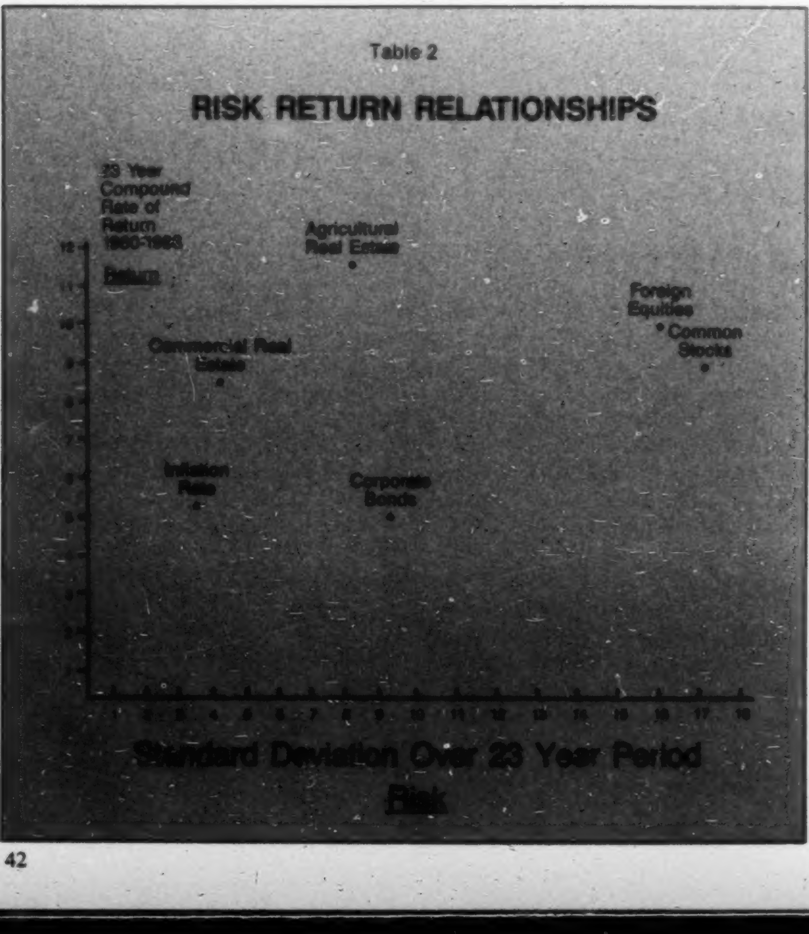
International considerations now hold as much significance as any variable in agriculture, and they have begun to ameliorate.

The outlook for farm exports brightened in 1985 and should hold. The world economic recovery that began in some industrialized nations in 1983 may begin spreading to developing countries as 1985 unfolds and lead to continued sales for U.S. farm products.

Economic recovery notwithstanding,

Table 2

RISK RETURN RELATIONSHIPS



> *Life insurance companies, once a major source of long-term credit to agriculture, are being forced by the changing payout requirements of their life insurance products to turn toward investments with shorter terms*

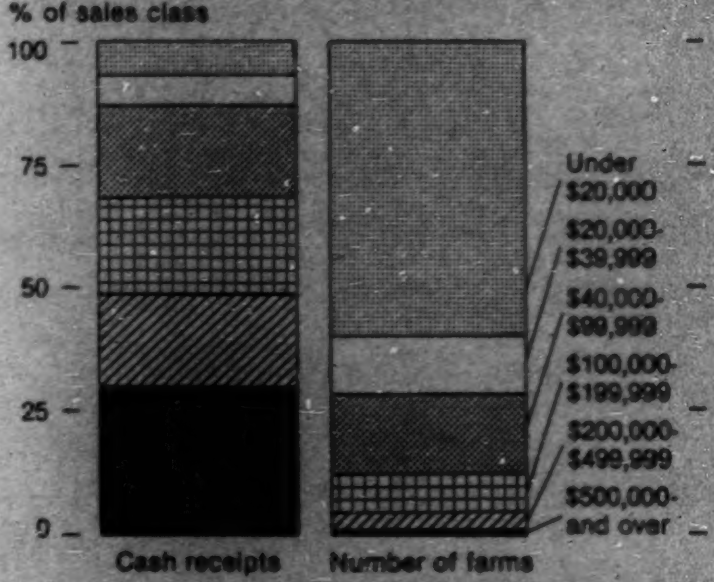
the large foreign debt burden (and a relatively strong U.S. dollar in 1984) will still limit demand in many developing nations. Higher U.S. commodity prices, however, should increase export value as much as 4 to 5 billion dollars.''' Investment in agriculture need not be limited to owning and operating farms. Investors such as life insurance companies have, for over 100 years, provided farm capital through debt and equity financing. Some of the investment vehicles are conventional and shared-appreciation mortgages on agricultural property. Owning the land and leasing it back to professional operators have proven beneficial to both farmer and investor.

Life insurance companies, once a major source of long-term credit to agriculture, are being forced by the changing payout requirements of their life insurance products to turn toward investments with shorter terms and greater liquidity than agricultural real estate debt.

Another lender is the Federal Land Bank. In fact, it has been the largest long-term lender. The Land Bank system raises funds through Farm Credit System bonds. Lately, however, there are indications that the volume of new bond issues may be reduced in order to minimize competition with government offerings. Furthermore, the rate of increase in Federal Land Bank loans has dropped by more than 50 percent in the last year, from a 21 percent increase in 1981 to a 9.7 percent increase in 1982. The Federal government has also reduced its real estate lending substantially, with debt held by the FmHA declining by roughly $20 million in 1982.

Table 3

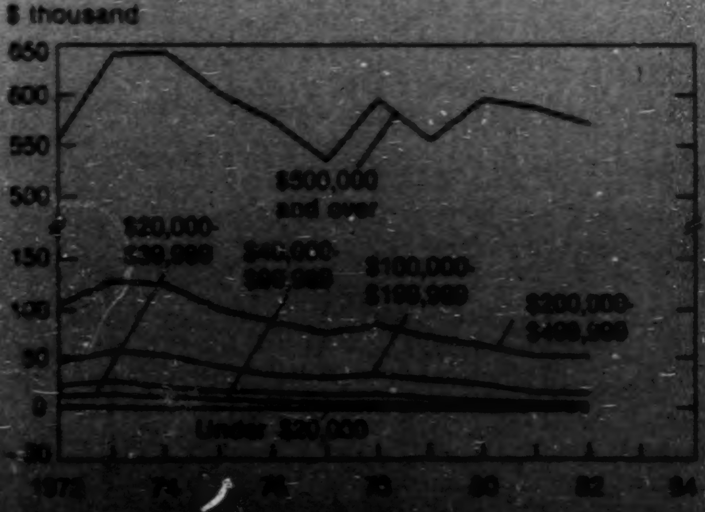
Cash Receipts and Farms by Sales Class



1982 data. Net income before adjustment for inventory change.

Table 4

Average Net Farm Income by Sales Class



Net income before adjustment for inventory change. Beginning in 1978, [illegible]

SOURCE: U.S. DEPARTMENT OF AGRICULTURE

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REFERENCES: Robin Kain, Vice President, InterFirst Bank of Dallas, N.A., 1401 Elm, Dallas, Texas 75201. Larry Katzen, Arthur Andersen & Co., 1201 Elm Street, Suite 2200, Dallas, Texas 75270. Dr. Alan B. Coleman, President, Southwestern Graduate School of Banking, Southern Methodist University, Dallas, Texas

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The time may be ripe for a whole new crop of agricultural investors. And, investing in agriculture need not mean purchasing land. Rather, a range of financial arrangements such as conventional mortgages, shared-appreciation mortgages, and purchase of land contracts at a discount provide farmers with capital while enabling them to retain ownership of the land.

Furthermore, when the capital is in secured debt rather than equity, investors that provide capital for farm expansion decrease risk. In addition, they derive the benefit of a high-yield, long-term investment and allow the farmer to realize some cash from his increasing land values without having to leave farming.

A growing number of strong operators are becoming more open to investor ownership of land as a means of spreading the risk. Selling a portion of his farmland and leasing it back is becoming a popular way for agricultural operators to fund their capital requirements and, at the same time, maintain control of the land. As a result of this trend, farm properties are being offered at prices that represent excellent values compared to other alternatives.

To be sure, the inevitable marriage of high technology and agriculture has made for some painful changes. Now a competitive farmer has to be as adept at a personal computer as he or she is on the tractor and must meet the capital cost of obtaining this technology.

Through the years, the changes have been revolutionary. From horses to sophisticated computers and advanced genetic technology. Agriculture in the United States has moved from a subsistence level to a point where we are the dominant food producer and exporter in the world.

This position has been achieved and maintained through a period of significant consolidation into larger, more efficient farms. In 1972, only 2 percent of the farms had annual gross income in excess of $100,000. Today, over 13 percent of our farms have gross sales in excess of $100,000.

Contrary to popular opinion, these farms are not particularly large. For example, with corn at $3/bu. and 100 bu./ac. yield, a farm grossing $200,000 needs only 667 acres. Even farms grossing $500,000 may well involve only around 1,500 acres of row crops. These are simply family farms and essentially small family businesses and not the sinsister monopolies hinted at so often by the popular press. This group supplies over 70 percent of the nation's cash sales in agricultural products.[7] In 1983, the top 5 percent of farms, those with gross earnings over $200,000, generated 80 percent of new farm income. On the other hand, the group of farms with earning less than $20,000—still the largest group in terms of numbers of units (60 percent of the total)—combined to produce losses equal to 4.5 percent of net farm income. This low-income group is the focus of much recent publicity concerning the struggle of the American farmer. (Tables 3 & 4).

The changing currents of commercial agriculture are opening highly promising opportunities. Many of these opportunities can be created through profitable relationships between land

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Agriculture today is an industry bigger than housing, steel, and autos combined. It provides 20 percent of the nation's jobs

investors and the professional farm operator. According to the April, 1984 issue of Agrifinance, "Commercial farms (are) in a fairly satisfactory position. Their rapidly increasing debt loads have essentially been offset in difficult times by a corresponding increase in cash receipts. These are the truly commercial groups and the bastion of American agriculture. Their future growth looks assured.'"[9] These steady year-after-year increases in farmland values stimulated an expansionist psychology in the agricultural sector, and land prices continued to rise even in the face of decreasing farm income. From 1975 to 1981, real capital gains on land grew at an average annual rate of 2.6 percent compared to a negative real rate of growth in income returns-on-assets of -1.6 perent. It was no surprise, therefore, when land values finally flattened and began to decline.

Agriculture today is an industry bigger than housing, steel, and autos combined. Directly or indirectly, agriculture provides 20 percent of the nation's jobs and contributes 20 percent to the G.N.P. while feeding 243 million Americans and having 30 percent to export. The trade surplus agriculture created during the years of the energy crisis or the mid-1970s is a testimony not only to the size of U.S. agriculture but also to the value of establishing a favorable balance of trade (see Tables 5 & 6). Informed investors who are already investing in agriculture follow some guidelines when it comes to agricultural real estate:

Educate yourself about U.S. agriculture. Talk to agricultural finance and agricultural management companies.

Seek a price that is at a 20 percent—25 percent discount from 1981 peak prices.

Limit yourself to prime areas—don't buy marginal land.

Be sure the land has good access.

Determine the possibility of leasing the land at a good return to both the owner and the tenant.

Buildings mean maintenance and can become obsolete quickly.

Select a property that is a typical size for the area. Avoid "jumbo" units and "mini" units.

Diversify within the agricultural investment geographically and by crop.

Consider high reward investments such as vineyards, orchards, and citrus groves only if you are willing to assume the higher risk and require the tax advantages of a depreciable agricultural asset.

Consider farm properties that fall into the "small commercial" and "commercial farm" categories that comprise 26 percent of U.S. agricultural operations (see footnote).[10]

FOOTNOTES

1. Dun's Business Month, January, 1984, p. 48.
2. Journal of Portfolio Management, Fall, 1979.
3. American Banker, November 15, 1983, p. 14.
4. Economic Review of Federal Reserve, Bank of Kansas City, December, 1983, p.29.
5. Landowner, A New Perspective on Farmer's Financial Strength, May 21, 1984, p.6.
6. Ibid, American Banker, p.12.
7. AgriFinance, February, 1984, p.75.
8. Landowner, Ibid (A New Perspective), p.3.
9. AgriFinance, April, 1984, p.22.
10. Ibid, p.23:

"In February, (1984), Prof. van Blockland presented his idea for a new definition of "farm"—classifying farms into fewer categories than USDA now does. He bases the categories on annual gross sales. . . .

Less than $10,000—Part-time farms
$10,000 to $39,999—Small farms
$40,000 to $99,999—Small commercial farms

and notes these characteristics:

Part-time farms—about 49 percent of all farms. Average off-farm income is more than farm income, and farm losses are "a reasonable price to pay for the intangible benefits of living on a farm."

Small farms - about 24 percent of all farms. Not large enough to earn a meaningful income from farming, but don't have enough time to hold full-time off-farm jobs. Economic viability is in question.

Small commercial farms—about 16 percent of all farms. The smallest group who are primarily farmers...and trying to expand to move into next category.

Commercial farms—about 10 percent of all farms. Produce about 70 percent of all U.S. farm production. But they're not particularly "large"...a few hundred acres of row crops can generate $100,000 annual income.

George Schwab is president of Agrivest, Inc. He was graduated from Texas A&M University. He was formerly with Connecticut Mutual Life Insurance Company, and served as vice president, Agricultural Investments. He is chairman of the Agricultural Committee of the Mortgage Bankers Association, a member of the National Agricultural Credit Committee and director of the Combined Health Appeal.

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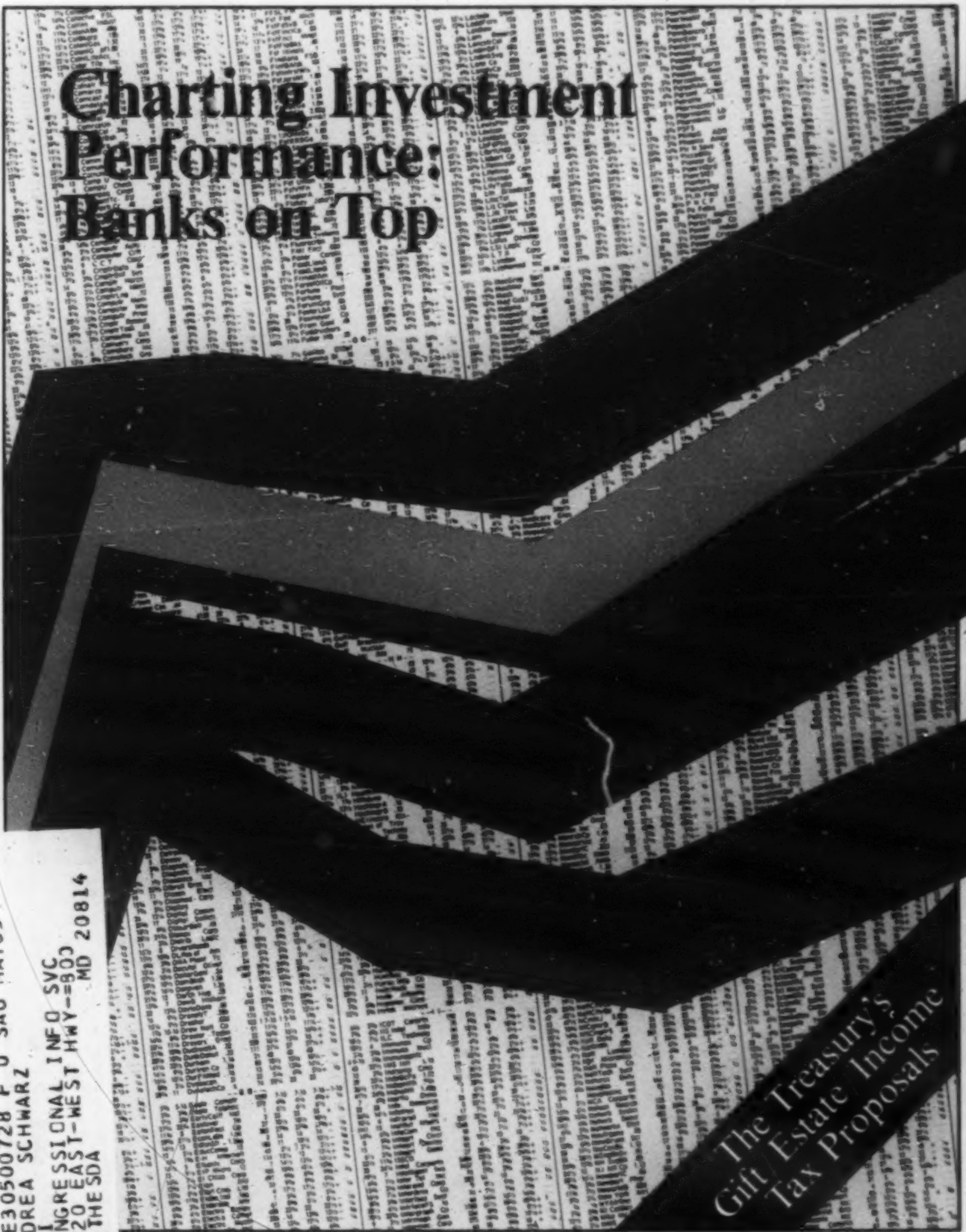

Charting Investment Performance: Banks on Top

The Treasury's Gift Estate Income Tax Proposals

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TRUSTS & ESTATES.

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MAY 1985
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TRUSTS ESTATES

COVER

Shown on the cover is a section of a graph representing the growth of a $10.00 investment over a five-year period from 1979-1984. The lines represent the performance of banks, insurance company common stock funds, mutual fund growth, and investment advisor equity portfolios. For a closer look, turn to page 14.

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Equity Performance Study Shows Banks Coming on Strong

Banks compare favorably with other investment managers over the last three and five year periods

By **MICHAEL C. BAKER**
Senior Vice President and Trust Officer
Texas Commerce Bank N.A.

The long-awaited study, *Equity Performance 1975-1984: Banks vs. Other Managers,* prepared by CDA Investment Technologies, Inc. for the American Bankers Association, Trust Division, has now been published and is currently the subject of much discussion throughout the investment management industry. The overall objective of the study was to compare bank equity performance against that of other manager groups, including insurance companies, mutual funds, and investment advisers. The equity funds compared included funds for both personal and employee benefit accounts, and were limited to common stock funds. Specifically, the study covered 293 pooled bank funds, 62 insurance company separate and variable accounts, 282 mutual funds that had an investment objective of growth or growth and income, and 243 investment adviser equity funds.

For many years, banks have suffered from the misconception that they have been unable to provide investment performance superior to, or even equal to that provided by insurance companies, mutual funds, and investment advisers. The ABA study was commissioned specifically to address this poor image banks have had as equity managers. Happily for the banks, the results of the study show that their performance compared favorably over three and five years, although not as well over the earlier five years of the latest decade. Additionally, it was concluded that the banks did quite well during the most recent down-market and exhibited a greater consistency among managers than did the other groups. On closer analysis, one might conclude that if there is a trend developing it is that the banks are getting better at managing equities - not worse, as some would have consumers believe.

Investment performance is and always will be an important factor in the selection of a manager. Most marketers, however, believe that it is only one of several criteria used in the selection process. Banks would do well to consider this as the results of the ABA study begin to receive more attention in the financial press. One study cannot assure any manager group of dominance in the marketplace, no matter how favorable the conclusions. Nevertheless there are several ways banks can take advantage of this newest study - most particularly from the standpoint of marketing.

Non-bank equity managers have often had a competitive edge when it comes to the marketing of their own investment performance. Particularly among very high net worth individuals and medium-sized employee benefit plan sponsors, there is frequently a perception that banks have inferior equity performance and inattentive portfolio management because they under-pay their investment professionals and they are therefore not motivated to do well. They follow with the supposition that even if the bank portfolio managers do well, they eventually leave because of the limited compensation structure within banks. Non-bank equity managers often build on this misconception and tell their prospects that by using them as their manager, they can avoid dealing with an organization that is subject to high turnover among its securities professionals. Unless one is dealing with a single-owner firm, nothing could be further from the truth. Investment advisory firms, insurance companies, mutual funds, and banks all suffer turnover.

If you subscribe to *Money Management Letter,* you know that it reports, among other things, investment management career changes. In the March 4, 1985 issue alone, there were 18 individual career changes listed. Of these, only three involved individuals at banks. That's not to say that banks never have turnover or that they all pay their investment professionals well enough to motivate them to succeed, but market research tells us that the average consumer of investment management services is misinformed about the relative level of personnel turnover within the four major manager groups. Rather than think banks somehow have much higher turnover and therefore inferior investment performance, the consumer should instead know that turnover of bank investment personnel is no greater than any other group *and*, when equity investment performance is compared between groups, banks compare quite favorably. The ABA study can be used to dispel the myth that as equity managers banks do not perform as well as other manager groups. In the last three years, banks have outperformed all other groups, and in the last five years they have outperformed or equaled their competition.

It is with this predicate that banks can then best review with the consumer the other selection criteria. Financial strength, safety, and security are almost always considered, as are things like personal service, fees, and that difficult to define element we have come to understand as "quality." Wealthy individuals still tend to place a higher value on the overall perceived quality of a potential manager than they do on past investment performance. Also attractive to these individuals is the ability of banks to manage more than just securities; mineral, real estate, and closely held business assets for example.

With respect to the employee benefit market, the importance of investment performance (which most often does involve only securities) is greatest for the largest plans - those considered by most managers as the "national" market. These plans usually retain a plurality of managers, each specializing in doing one or two things very well. Medium-sized and smaller plans on the other hand, are less investment-sensitive and place more importance on things like established banking relationships, administrative experience, personal service, and the operational capability of their prospective employee benefit asset managers. These plan sponsors want good investment performance combined with capable administration. The ABA study can be used to reinforce the banks' position that their equity investment performance is just as good if not better than that of the other manager groups. Of the three time periods studied (three, five, ten years), the ten-year results are perhaps the most irrelevant from the standpoint of marketing. As one member of the ABA's Asset Management Committee recently said to me, "Who remembers who won the 1975 World Series? - and even if someone does, what help is that knowledge in predicting the winner in 1985?" Too much time has passed, and we're in a different world now.

Another important conclusion of the ABA study was that with regard to variance (the difference in performance between the individual managers within a group), banks showed a tighter consistency of return. Banks can use this information to their advantage; i.e. equity management by banks is more predictable than for the other three manager groups.

As the numbers are made available to all of us, banks will be comparing their individual performance with that of the ABA bank group. At the very least, banks can now say that the statistics show they are as good as if not better than the mutual funds, insurance companies, and investment advisers with respect to equity management. By scientifically dispelling the myth of poor performance first, banks are more likely to receive a fairer evaluation in the manager selection process.

How well the ABA's Asset Management Committee promotes the survey will have a lot to do with its eventual understanding and acceptance by the consumer. It's a good story . . . and it should be told by bank investment managers and marketers at every opportunity. ☐

EQUITY PERFORMANCE 1975-1984: BANKS VS. OTHER MANAGERS

Prepared by CDA Investment Technologies, Inc., Silver Spring, Md.
For the American Bankers Association, Trust Division

PROFILE OF THE DATABASE	No. FUNDS	ASSETS MIL$
BANK COMMON STOCK	293	18134
INSURANCE CO. COMMON STOCK	62	26271
MUTUAL FUNDS (GROWTH)	169	27116
MUTUAL FUNDS (GROWTH & INC)	113	34730
INVESTMENT ADVISORS EQUITY	243	204970
TOTALS	880	311221

	ANNUALIZED RATES OF RETURN FOR PERIODS ENDED 12/31/84		
	3 YRS	5 YRS	10 YRS
BANKS	16.3	14.3	13.7
INSURANCE COMPANIES	15.9	14.3	14.3
MUTUAL FUNDS	14.9	13.6	14.7
INVESTMENT ADVISORS	14.3	14.1	N/A

	CYCLE RATES OF RETURN	
	DOWN MARKET	UP MARKET
	3/31/81- 6/30/82	6/30/82- 12/31/84
BANKS	– 12.4	69.5
INSURANCE COMPANIES	– 13.2	69.5
MUTUAL FUNDS	– 11.9	62.2
INVESTMENT ADVISORS	– 16.3	64.8

Michael C. Baker manages the Trust Financial Planning Division of the Texas Commerce Bank-Houston. He received his B.A. degree from The College of St. Thomas in 1970. He is a director of the Houston Estate & Financial Forum, chairman of the 1985 BMA Trust and Personal Financial Services Council. He is also a member of the visiting faculty at the Center for Executive Development, College of Business Administration at Texas A&M University.

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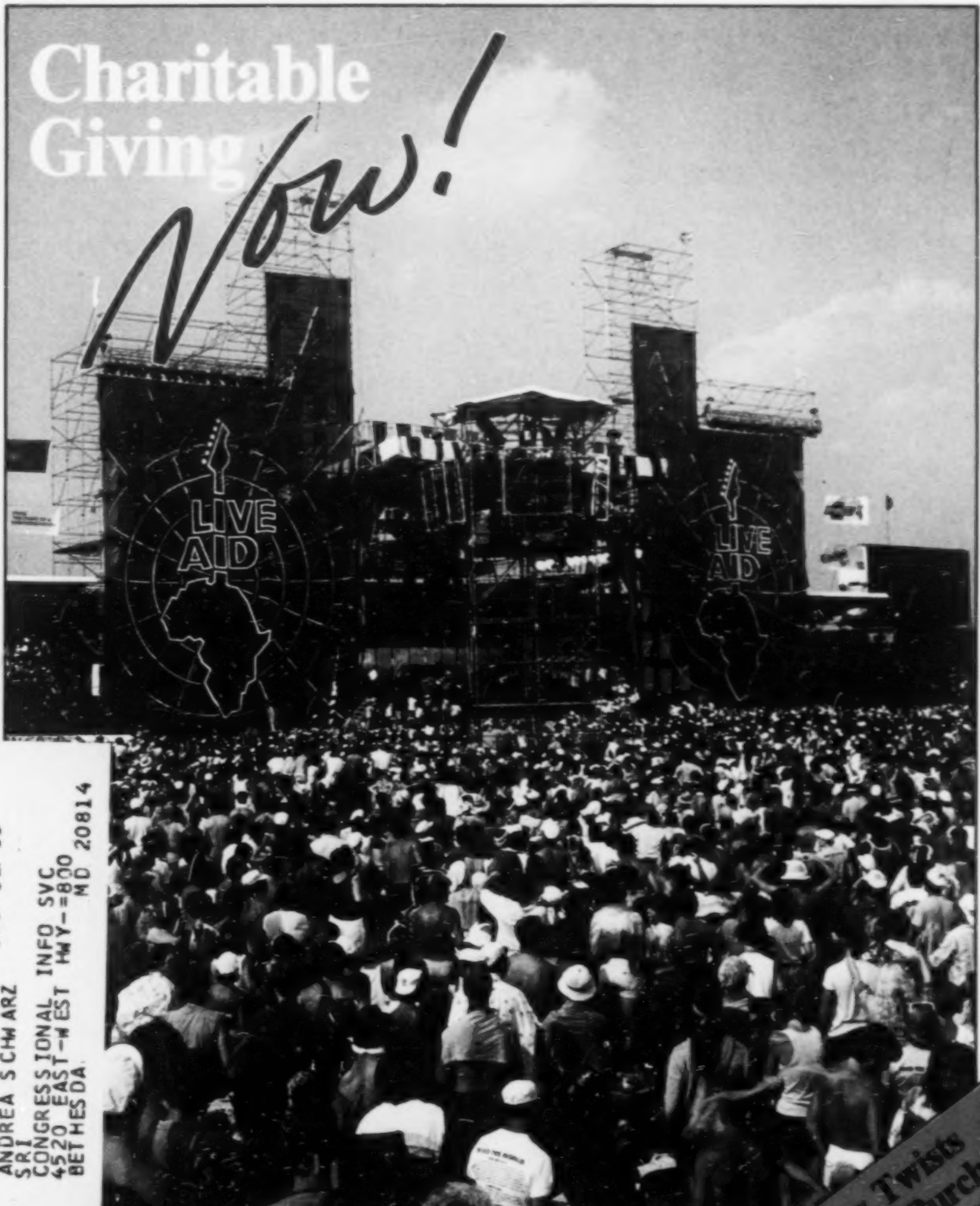

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New Twists For Joint Purchases

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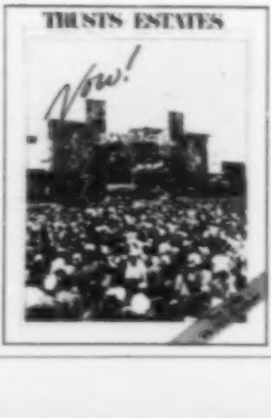

COVER

The Live Aid concert, televised internationally, raised more money in a single day than any other charitable drive. Providing an impetus for future benefit galas, the concert inspired donations of $40 million. Cover photo courtesy of Nick Elgar/LGI © 1985.

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Banks Versus Counselors: The Race Continues

SEI study shows banks' victory, but counselors gain market share

By **DONALD H. KORYTOWSKI**
Vice President
and
CAROLYN MAINGUENE
Manager, Business Planning
SEI Corporation
Chicago, Ill.

The good news for bank equity managers in 1984 was that, for only the third time in twelve years, they outperformed investment counselors. The bad news was that banks again lost market share to investment counselors and other types of managers last year.

In previous articles, SEI has examined the equity performance of banks and trust companies compared with that of investment counselors over various time periods from 1973 through 1983 (TRUSTS & ESTATES, May 1983 and July 1984). Except for 1981 and 1982, investment counselors outperformed banks. Last year, SEI also found that banks had continued to lose market share, and we looked at some of the possible statistical reasons for this trend, such as portfolio characteristics and manager "style." This article will explore the reasons for banks' superior returns in 1984 as well as the factors behind their continuing slide in market share.

Equity Fund Performance

The following data is based on analysis of more than 4,000 tax-exempt funds that make up SEI's Funds Evaluation Services data base. Table 1 shows cumulative equity fund returns for investment counselors and banks. For the year 1984, banks outperformed investment counselors, with a median return of 1.9 percent for banks versus 0.8 percent for counselors. However, over longer periods of time, counselors have shown consistently higher returns. This is true not only at the median but at the 10th and 90th percentiles as well. In fact, even in 1984, the top-performing investment counselors (10th percentile) achieved better performance than banks at the 10th percentile.

Given this perspective, how did banks generally manage to outperform counselors in 1984? A partial explanation can be found in the relative equity commitment levels of the two groups during 1984. Historically, bank equity managers have held a somewhat lower percentage of equities (and a correspondingly higher percentage of cash equivalents) in their portfolios than counselors have. This pattern was evident in 1984 (Table 2). The median equity commitment by banks ranged from a high of

Table 1
Range of Equity Fund Returns*

	Banks				Investment Counselors			
	10th	50th	90th	Range	10th	50th	90th	Range
5 years	17.0	13.9	10.0	7.0	18.1	15.4	11.8	6.3
4 years	14.0	9.6	6.1	7.9	17.0	11.3	6.3	10.7
3 years	18.4	14.6	9.3	9.1	20.5	14.8	9.4	11.1
2 years	15.6	10.5	3.8	11.8	18.5	10.7	4.1	14.4
1 year	9.0	1.9	−5.3	14.3	11.1	0.8	9.7	20.8

*For periods ending December 31, 1984

Table 2
Equity Funds — Commitment to Equities

Quarter Ending	Banks			Investment Counselors		
	10th	50th	90th	10th	50th	90th
12/31/83	99.4	88.8	74.8	99.5	92.3	73.0
03/31/84	99.0	86.8	67.8	99.9	92.2	70.2
06/30/84	98.4	85.9	69.4	99.2	90.2	64.0
09/30/84	98.2	88.3	77.2	99.6	89.4	71.3
12/31/84	98.6	87.5	73.6	99.6	91.1	71.6

88.8 percent to a low of 85.9 percent, while the median for counselors varied from 92.3 percent to 89.4 percent. The overall lower equity commitment by banks helped their relative performance in a year during which the market, as represented by the S&P 500, returned only 6.3 percent, while the annual yield on 91-day T-bills averaged 9.6 percent.

In addition, bank equity managers were somewhat better at timing the market. After two quarters of negative returns, the S&P 500 registered a 9.7 percent gain in the third quarter of 1984. During that quarter, the median equity commitment of banks increased from 85.9 percent to 88.3 percent, while the median commitment of counselors continued to decrease. Thus, although counselors still held a slightly higher percentage of equities than banks did during the third quarter, their overall performance for the year was hurt by their significantly higher equity commitment levels during the first two quarters.

Table 3
Range of Equity Only Returns*

	Banks				Investment Counselors			
	10th	50th	90th	Range	10th	50th	90th	Range
5 years	17.7	13.7	10.7	7.0	18.8	14.8	9.8	9.0
4 years	14.1	9.1	5.6	8.5	17.7	10.8	3.5	14.2
3 years	19.4	14.5	10.5	8.9	21.5	14.7	8.1	13.4
2 years	17.0	10.2	5.0	12.0	20.2	10.9	3.7	16.5
1 year	10.2	1.9	5.5	15.7	11.1	0.6	8.2	19.3

*For periods ending December 31, 1984

Table 4
Portfolio Characteristics: Quarterly Dividend Yield

Quarter Ending	Banks 10th	Banks 50th	Banks 90th	Investment Counselors 10th	Investment Counselors 50th	Investment Counselors 90th
12/31/83	4.8	3.5	2.2	5.1	3.4	1.7
06/30/84	5.6	4.3	2.8	5.6	4.0	2.3
12/31/84	5.0	4.1	2.8	5.3	3.9	2.4

Table 5
Portfolio Characteristics: Price/Earnings Ratio

Quarter Ending	Banks 10th	Banks 50th	Banks 90th	Investment Counselors 10th	Investment Counselors 50th	Investment Counselors 90th
12/31/83	14.7	12.4	10.3	16.0	12.9	10.6
06/30/84	11.3	9.6	8.5	12.1	9.8	8.0
12/31/84	11.8	10.4	8.6	12.7	10.3	9.0

Table 6
Portfolio Characteristics: Capitalization ($ Billions)

Quarter Ending	Banks 10th	Banks 50th	Banks 90th	Investment Counselors 10th	Investment Counselors 50th	Investment Counselors 90th
12/31/83	11.8	8.8	4.8	11.8	6.3	2.0
06/30/84	9.8	7.1	3.9	9.3	5.6	1.9
12/31/84	11.6	8.3	4.2	11.2	7.1	2.5

Table 7
Market Share of Equity Managers

	Number of Funds		Assets Managed	
	1983	1984	1983	1984
Counselors	60%	63%	49%	48%
Banks	32%	27%	18%	13%
Other*	8%	10%	33%	39%

*Includes insurance companies and self-administered funds.

Another way of comparing the equity performance of banks and investment counselors is to look at equity returns only. As shown in Table 3, the pattern of results is very similar to the performance of equity funds. Again, banks beat investment counselors in 1984, although for longer periods of two to five years, counselors generally outperformed banks.

Portfolio Analysis

These results can be explained by examining the portfolio characteristics of the two groups. One factor that was strongly associated with high returns in 1984 was high dividend yield. For the equity market as a whole, stocks with an average dividend yield of 10.4 percent returned 18.9 percent, while those with a yield of 0.1 percent lost 20.5 percent. As shown in Table 4, the median quarterly dividend yield of banks' portfolios was higher throughout 1984 than the yield obtained by investment counselors. Another factor favored by the market in 1984 was low price/earnings ratio. In two of the three periods, banks had lower median P/E ratios than counselors (Table 5).

An additional portfolio characteristic often associated with high dividend yields is high market capitalization. Table 6 reveals that, across the data base, banks invested in higher cap stocks than did counselors in 1984.

These three portfolio characteristics are indicative of banks' generally conservative investment philosophy. A look at the narrower range of returns for banks (Table 1) confirms this conservatism: For all periods except five years, the spread from the 10th to the 90th percentiles has been substantially wider for investment counselors, indicating that counselors take bigger bets than banks. When they win, they win big; but when they lose, they lose big as well.

To summarize SEI's findings for 1984, the superior performance of bank equity managers last year can be attributed to their generally conservative approach, as revealed by their focus on high yield, high cap, and low P/E stocks and by their narrower range of returns over time. The reason banks performed better than counselors in 1984 is that the market favored this conservative approach.

One good indicator of general market performance is the S&P 500, which outperformed 75 percent of the equity portfolios on the SEI data base in 1984. The characteristics of the S&P 500 are those of a yield-oriented portfolio: high dividend income and low P/E ratios. Over the past three years, the yield "style" has been strongly favored by the market; the highest median equity fund returns on the SEI data base have been exhibited by yield managers for the one-, two- and three-year periods ending Dec. 31, 1984. This does not mean, of course, that this trend will continue. Again taking the S&P 500 as an example, the index beat 70 percent of equity portfolios over the past three years, but over the longer run (i.e., the ten-year period from 1975-84), it outperformed only 48 percent of the equity funds on the SEI data base.

Marketing Perspective

Despite the fact that bank equity managers outperformed investment counselors in 1984, they continued to lose market share in terms of both the number of funds and total assets managed (Table 7). SEI's two earlier articles in TRUSTS & ESTATES looked at some of the reasons for the worsening competitive position of banks and at the changes some of them are making in response.

A major stumbling block for banks seems to be image. For one thing, the defection of portfolio managers from banks to counselors gives fund sponsors the impression that banks may stifle creativity. Generally speaking, the banks that have been most successful at meeting the competitive threat of investment counselors are those that have established independent money management subsidiaries. By setting up separate groups, these banks have been able to offer incentive compensation programs comparable to those of investment counselor organizations. Unfortunately, in many cases it turns out that banks have merely served as training grounds for the counselors: Once portfolio managers gain some experience, they are often lured away by the promise of equity participation and the more "entrepreneurial" atmosphere of counselor firms.

Another negative impression that some fund sponsors have of banks is that they are bureaucratic and inflexible: There are too many review committees, and the institutions cannot respond quickly to changing market conditions and sponsor needs. Banks have recognized this problem, and it has been alleviated to some extent by the establishment of quasi-independent subsidiaries.

However, banks' reputation for poor performance sticks in the minds of sponsors. This problem was exacerbated in 1984 by the increased incidence of bank failures. Sponsors tend to look at a bank as a single entity and at the investment organization as just part of the whole. To the extent that the bank itself has financial problems such as bad loans, some doubt may be cast on the abilities of the investment group. In addition, banks are much more visible than counselors in the sense that their financial information is readily available.

Thus, the picture for 1984 is this: Banks' performance was up, and they made progress in some of the areas where improvement was needed. What about the future? Can banks regain their dominant position in the industry? For the near term, the answer is "probably not." The primary reason for this is the recent slowdown in hiring of equity managers. For one thing, it appears that retirement fund sponsors are beginning to feel more comfortable with the overall structure of their plans and are less likely to change managers.

In addition, there has been a decrease in the amount of new money available for investment. The economic climate of the past few years has contributed to this situation in a number of ways. First, plan investment experience has been better than actuarial assumptions suggested. Strong market performance over the past three years has led to substantial overfunding of some pension plans. As a result, corporate retirement fund sponsors have reduced or suspended their plan contributions. A number of corporations have even terminated their pension plans in order to recapture excess assets. Second, sponsors have turned increasingly from defined benefit plans to defined contribution vehicles such as profit-sharing and 401(k) plans, which are more likely to be invested in fixed income or guaranteed investment contracts. Third, the anticipated decline in interest rates has led to the widespread use of dedicated and immunized bond funds, which allow the sponsor to "lock in" a relatively high fixed rate of return on plan assets. All of these factors have contributed to a decreased need for equity management, thereby making any market share gains difficult to achieve.

In response to this situation, a number of banks have begun to offer specialized commingled funds and index funds. It is probably too early to judge the success of commingled funds. There has been some resistance to this concept, chiefly among public fund sponsors, who in some cases are prohibited by statute from investing in this type of vehicle. Banks, however, showed substantial gains in index fund management in 1984.

Another area in which banks are at least holding their own against investment counselors is that of international

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investments. According to the 1984 SEI survey of retirement fund sponsors, 38.4 percent of corporate sponsors employ banks to manage their international assets, compared with 38.1 percent who use counselors.

The common denominator of all these successes is the custodial relationship, banks may find additional products that will enable them to compete more effectively with investment counselors.

Conclusion

The decade since the passage of ERISA has seen increased diversification of investment management. Investment counselors, in particular, have become more and more specialized in the attempt to respond effectively to the needs of plan sponsors. Banks are also beginning to meet this challenge by offering products that respond to the current concerns of sponsors for stability of returns and broad asset diversification.

The superior equity returns of banks in 1984 is encouraging, but plan sponsors have to look at the longer term. As everyone knows by now, past performance is no guarantee of future success. The current interest in index funds is indicative of some disenchantment with the equity specialists favored in the past. Perhaps the tide is turning toward a more conservative investment approach on the part of plan sponsors. If so, banks could be in an excellent position to recapture market share by building on their traditional strengths.

The authors would like to thank Howard H. Pohl, Senior Vice President and Manager of Consulting Services, SEI Corporation, for his assistance in the preparation of this article.

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